

# Which savings account is right for you?

Promo Savings Accounts	APY	Requirements
<b>SimplySavings Plus Promo</b>	<b>1.05%</b> <sup>APY</sup> 12 Months Guaranteed	<ul style="list-style-type: none"> <li>• A NEW checking account must be opened at the same time</li> <li>• Monthly direct deposit must be established within 90 days of account opening</li> <li>• No monthly service fee during the promotional period</li> </ul>
<b>SimplySavings Promo</b>	<b>0.90%</b> <sup>APY</sup> 12 Months Guaranteed	<ul style="list-style-type: none"> <li>• No monthly service fee during promotional period</li> </ul>

  

Non-Promo Accounts	Best for Balances	Requirements
<b>SimplySavings</b>	\$1 - \$24,999 (0.10% APY)	\$3 monthly service fee waived with Flagstar checking account or maintain an average daily balance of \$300 <sup>2</sup>
<b>SimplyMax Savings</b>	\$25,000 - \$49,999 (0.30% APY)	\$25 monthly service fee waived with Flagstar checking account or maintain an average daily balance of \$25,000 <sup>2</sup>
<b>Elite Savings</b>	\$50,000 - \$99,999 (1.00% APY)	\$35 monthly service fee waived with Flagstar checking account or maintain an average daily balance of \$50,000 <sup>2</sup>  Highest tiered interest
	\$100,000 - \$249,999 (1.00% APY)	
	\$250,000 - \$499,999 (1.05% APY)	
	\$500,000 - \$999,999 (1.05% APY)	
	\$1,000,000 + (1.05% APY)	

<sup>1</sup> APY= Annual Percentage Yield. Available only on a SimplySavings Plus Promo or a SimplySavings Promo account opened in conjunction with this offer. 1.05% and 0.90% Annual Percentage Yield (APY) are accurate as of 6/1/15 and are good for 12 months after account opening. After promotional period, based on your account relationship, account balances will automatically earn the standard SimplySavings, SimplyMax Savings, or Elite Savings account interest rate in effect at that time. A minimum balance may be required to avoid a monthly service fee. This charge may be waived if the account is linked to any Flagstar personal checking account. Fees could reduce earnings. Funds currently deposited in accounts at Flagstar Bank are not eligible for promotional interest rate. Promotional rates are not available on business accounts. Not available for public units. Accounts must be open at a branch. Michigan residents only. Cannot be combined with any other offer. Limited-time offer. The 1.05% APY SimplySavings Plus Promo is guaranteed for the initial 12 months as long as qualifying Flagstar personal checking and direct deposit requirements are met. CHECKING ACCOUNT AND DIRECT DEPOSIT REQUIREMENTS: SimplySavings Plus Promo account is available to NEW personal checking account households. A \$50 minimum deposit is required to open and must be opened the same day as the promotional savings. New checking and promotional savings account must have at least one common owner. Checking account must have monthly recurring automatic direct deposits of \$250 or more. If checking and direct deposit requirements are not met within 90 days, the promotional savings account balances will earn the non-promotional, variable rate, SimplySavings, SimplyMax Savings, or Elite Savings account rate in effect at that time. Early account closing fee applies if account is closed within 180 days of opening.

<sup>2</sup> Unlike many other banks, we use Average Daily Balance rather than Minimum Daily Balance to waive monthly service fees on all of our deposit accounts. This means that regardless of how low your balance may fall, you will not incur a service fee as long as your Average Daily Balance for the entire statement cycle meets or exceeds the account requirement.