



5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098

MOMS CLUB OF WARREN
4808 KENSINGTON DR
WARREN MI 48092-4338

ACCOUNT NUMBER XXXXX7206
PERIOD 06/01/22 - 06/30/22

Your Branch

31049 Dequindre Rd.
Madison Heights, MI 48071
(248) 588-6777

Customer Service

Inside the US: (888) 248-6423
Outside the US: 1(248) 312-2450

24-Hour Telephone Banking

(888) 248-6423

Online Banking

flagstar.com

If there are new accounts shown on this statement that you did not consent to open, please contact us immediately at the phone number listed above.

Social Club Checking

Account Summary Information

Account Number XXXXX7206

Beginning Balance	Deposits and Other Credits	Checks and Other Debits	Ending Balance
\$648.19	\$240.93	-\$311.73	\$577.39

DEPOSITS AND OTHER CREDITS

Description	Items	Amount (\$)
Deposits	0	\$0.00
ACH Credits	3	\$240.93
Lockbox	0	\$0.00
Incoming Funds Transfer	0	\$0.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	0	\$0.00
Other Credits	0	\$0.00
Total	3	\$240.93

CHECKS AND OTHER DEBITS

Description	Items	Amount (\$)
Checks	1	-\$60.39
ACH Debits	3	-\$251.34
Returned Items	0	\$0.00
Outgoing Funds Transfer	0	\$0.00
Trade Services	0	\$0.00
Zero Balance Transfers	0	\$0.00
Adjustments	0	\$0.00
Other Debits	0	\$0.00
Total	4	-\$311.73

Deposits and Other Credits

DEPOSITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	
Total deposits this period: \$0.00			

ELECTRONIC CREDITS

Trans Date	Post Date	Description	Amount (\$)
06/01	06/01	External Deposit PAYPAL TRANSFER - TRANSFER	\$42.00
06/27	06/27	External Deposit PAYPAL TRANSFER - TRANSFER	\$140.00
06/30	06/30	External Deposit PAYPAL TRANSFER - TRANSFER	\$58.93
Total electronic credits this period: \$240.93			

ACCOUNT NUMBER

XXXXX7206

PERIOD

06/01/22 - 06/30/22

HOW TO BALANCE YOUR ACCOUNT

1. Enter the ending balance as shown on the reverse side.		➤ \$	
2. Check the deposits you have made and enter any which have not been credited on this statement.		➤ + \$	
3. Total of Line 1 and Line 2.		➤ = \$	
4. List below any withdrawals/checks you have issued that are not shown on this statement and enter the total.		➤ - \$	
5. Subtract Line 4 from Line 3. This should equal your present balance.		➤ = \$	

CHECKNUMBER	AMOUNT	CHECKNUMBER	AMOUNT

NOTE: If your statement does not balance, please verify you have entered all your transactions in your register correctly.

Have you added the following?

- Transfers from another account.
- Credit memos.
- Any interest paid on your account. Not all accounts receive interest.

Have you subtracted the following?

- Authorized deductions.
- Service charges.
- Debit memos (such as purchasing checks).

Please note: We may close your account if your Balance remains at \$0.00 for 90 consecutive days.

METHOD OF COMPUTING FINANCE CHARGES ON LINE OF CREDIT

The balance subject to interest rate FINANCE CHARGE is computed on the average daily balance of loans, determined by totaling the outstanding unpaid principal balances for each day of the billing cycle, after application of payments and credits, as received and posted, and dividing such total by the number of days in the billing cycle. The amount of the FINANCE CHARGE is computed as follows:

FINANCE CHARGE = (average daily balance) x (number of days in the billing cycle) x (daily periodic rate).

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact our Customer Service Department at (888) 248-6423 to find out whether or not the transfer has been made as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 Business Days (Monday through Friday, excluding federal holidays) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

SEND INQUIRIES TO:

Flagstar Bank
301 West Michigan Avenue
Jackson, MI 49201

Customer Service
(888) 248-6423

Page 2 of 4



5151 Corporate Drive • Mail Stop 4-318
Troy, MI 48098

ACCOUNT NUMBER

XXXXX7206

PERIOD

06/01/22 - 06/30/22

OTHER CREDITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	

Total other credits this period: \$0.00

Checks and Other Debits

CHECKS CLEARED (* indicates a non-consecutive check number)

Check Nbr	Date	Amount
2115	06/06	\$60.39

ELECTRONIC DEBITS

Trans Date	Post Date	Description	Amount (\$)
06/27	06/27	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	-\$19.08
06/27	06/27	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	-\$196.05
06/27	06/27	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER	-\$36.21

Total electronic debits this period: -\$251.34

OTHER DEBITS

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	

Total other debits this period: \$0.00

Balance Activity

Date	Balance (\$)	Date	Balance (\$)
06/01	\$690.19	06/30	\$577.39
06/06	\$629.80		
06/27	\$518.46		

ITEMIZED SERVICE CHARGES / FEES

Trans Date	Post Date	Description	Amount (\$)
		No activity this statement period	

INTEREST RATE HISTORY

Date	Rate
06/01	0.0000%

Annual Percentage Yield Earned (APY-E)	0.00%	Year-to-date Interest	\$0.00
Interest earned this statement period	\$0.00	Year-to-date Withholding	\$0.00

LOWEST DAILY BALANCE

Your lowest daily balance this statement period was \$518.46



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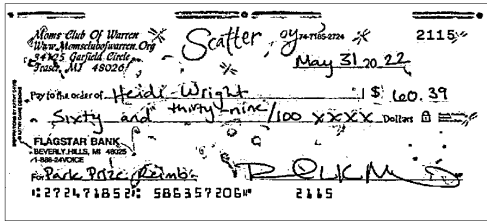
» BUSINESS ACCOUNT STATEMENT

ACCOUNT NUMBER

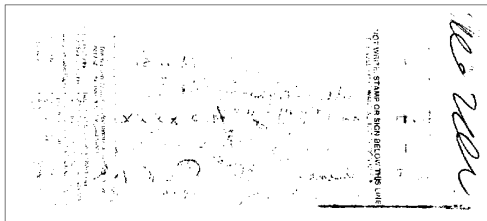
XXXXX7206

PERIOD

06/01/22 - 06/30/22



2115 Front 06/06/22 \$60.39



2115 Back 06/06/22 \$60.39



DISCLOSURE GUIDE UPDATES

Thank you for your business and the opportunity to serve you. We want to make you aware of the following updates to your account terms. The following are effective August 1, 2022.

DISCLOSURE GUIDE

Terms and Conditions

16. Overdrafts and Non-Sufficient Funds – This section was updated in its entirety to state the following:

Your account is overdrawn when your Available Balance is less than zero. If we pay an Item which exceeds your Available Balance, the transaction will be considered an overdraft transaction and your account will be considered overdrawn.

You understand that we may, at our discretion, honor Items presented that overdraw your account or continue to overdraw your account.

The fact that we may honor Items presented that overdraw the account does not obligate us to do so later. You can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us.

You agree that we may charge fees when we pay an Item that causes your account to become overdrawn, except fees for overdrafts caused by ATM withdrawals or onetime debit card transactions if you have not consented to that service and this is a consumer account. Unless you have asked us not to pay Items that would cause your account to become overdrawn (and except as otherwise noted in this section and the Fee Schedule), we may assess an Overdraft Charge against your account if we pay an Item: (1) despite your account being overdrawn, or (2) that would cause or contribute to an overdraft of your account.

At our discretion, to avoid overdrawing or causing your account to become further overdrawn, we may return (i.e., not honor or reject) any Item that would cause your account to become overdrawn, or further overdraw your account. If we do not honor such an Item, the transaction will be considered a non-sufficient funds transaction.

The amount of the Overdraft Charge is listed in our Fee Schedule.

We may determine whether your Available Balance is sufficient to pay an Item at any point between (1) the time an Item is presented to us or we receive notice regarding the Item and (2) the time the Item is returned. We are not required to make this determination more than once. If we choose to make a subsequent determination, the Available Balance at the subsequent time will determine whether we pay or return the Item. This is subject to the provision below which describes how you may avoid an Overdraft Charge or non-sufficient funds transaction by making a Qualifying Overdraft Deposit (defined below) by 9 p.m. ET on a Business Day.

We apply deposits to your account, including direct deposits (for example, payroll, Social Security or other government benefits), first to cover any overdrafts in your account, including Overdraft Charges Posted to your account, before we pay other Items.

Additionally, you must pay us, immediately upon demand, the amount necessary to bring the Available Balance of your account to zero and thereby take your account out of overdraft status (even if your account has been closed), as well as any related costs and expenses, including reasonable attorney's fees of an attorney employed by us to collect those amounts from you, to the extent permitted by law.

TEMPORARY DEBIT AUTHORIZATION HOLDS

A Temporary Debit Authorization Hold is frequently placed on funds in your account when you use your debit card. The merchant where you use your debit card requests the Temporary Debit Authorization Hold, and later sends the debit card transaction to us for payment. The merchant controls the amount of the Temporary Debit Authorization Hold, not us. The Temporary Debit Authorization Hold will not necessarily be for the same amount as the transaction eventually presented to us for payment and Posted to your account.

A Temporary Debit Authorization Hold reduces your Available Balance until the Temporary Debit Authorization Hold is released. This is important to you because if an Item exceeding your then-existing Available Balance is presented to us for payment, you may be assessed an Overdraft Charge if we pay the Item. You may be assessed an Overdraft Charge even if the amount of the Temporary Debit Authorization Hold is more or less than the amount of the Item giving rise to such Hold. Most Temporary Debit Authorization Holds are released in one of two ways: either (a) when the transaction is presented to us for payment, the Temporary Debit Authorization Hold is released and the transaction is simultaneously Posted to your account; or (b) if the transaction has not Posted to your account within 48 hours of the Temporary Debit Authorization Hold being requested, we will automatically release the Temporary Debit Authorization Hold after 48 hours. Under the second scenario, keep in mind that the transaction may still be presented and Post to your account after we have released the Temporary Debit Authorization Hold.

Remember that we assess Overdraft Charges on an Item exceeding your Available Balance at the time the Item is presented for payment. Just because your Available Balance was sufficient to cover a debit-card transaction at the time the Temporary Debit Authorization Hold was created does not mean it will still be sufficient when the debit-card transaction is submitted to us for payment.

Example: Your account has an Available Balance of \$100. You swipe your debit card at a merchant to buy \$50 worth of groceries, and the merchant requests we create a Temporary Debit Authorization Hold for \$50. This reduces your Available Balance to \$50. Later that day, a check you wrote for \$75 is presented to us for payment. Even though the check exceeds your Available Balance, we decide in our discretion to pay it, overdrawing your account by \$25 plus an Overdraft Charge. The next day, the merchant submits your \$50 debit-card transaction for payment. We will pay the debit-card

transaction (further overdrawing your account), and if you have specifically consented to us paying ATM and everyday debit card purchases as overdraft transactions, we will assess an Overdraft Charge.

DAILY LIMIT ON OVERDRAFT CHARGES

We may assess more than one Overdraft Charge to your account each day, depending on the number of checks and other Items presented on your account that day, subject to the two exceptions described below. However, we will not charge you more than three Overdraft Charges per day.

EXCEPTION FOR SMALL AMOUNTS

We will not charge you an Overdraft Charge (a) on any Item presented in the amount of \$10.00 or less; or (b) if your account is overdrawn \$10.00 or less after we finish the process of Posting all debits and credits to your account on a Business Day.

EXCEPTION FOR INTRADAY DEPOSITS

We do not assess Overdraft Charges until after 9 p.m. ET on each Business Day, which allows us to complete the process of Posting all debits and credits received by 9 p.m. ET. This is important to you because it allows you to avoid an Overdraft Charge or non-sufficient funds transaction by making a Qualifying Overdraft Deposit (defined below) by 9 p.m. ET on the same Business Day.

To be a "Qualifying Overdraft Deposit", the deposit must be: (1) of funds with same-day availability under our Funds Availability Disclosure; (2) in an amount set forth in the next paragraph; (3) made to the overdrawn account; and (4) if the deposit will include cash or check, made at any of our branches up to the daily closing time of the branch on that Business Day, or at a full-service ATM located on the premises of one of our branches by 9 p.m. ET. A "full-service" ATM is an ATM that accepts deposits in addition to dispensing cash.

If Items exceeding your Available Balance were paid, the Qualifying Overdraft Deposit must be in an amount that, when all debits and credits to your account for that Business Day have been Posted, results in your Available Balance being overdrawn by no more than \$10.00.

A deposit made after 9 p.m. ET on a Business Day or made on a day that is not a Business Day is deemed to be made on our next Business Day.

ADDITIONAL FEES

A Charge-Off Fee may apply. Please refer to the Fee Schedule for applicable fee amounts, parameters and exclusions.

BOUNCE PROTECTION

This Bounce Protection subsection only applies to accounts with Bounce Protection. Bounce Protection is a service for our customers under which we may, in our discretion, pay an Item exceeding your Available Balance presented against your account and charge you an Overdraft Charge, instead of returning the Item unpaid and not charging you a fee for non-sufficient funds transactions. The Bounce Protection Overdraft Program document contains information about Bounce Protection and how you may avoid paying Overdraft Charges, such as by having a Linked Account or an overdraft line of credit.

The provisions of the Bounce Protection Overdraft Program document are hereby incorporated by reference in this Overdrafts and Non-Sufficient Funds section of the Terms and Conditions of Your Account.

EXAMPLES

Example 1: Suppose that your account has an Available Balance of \$0, and you do not have Bounce Protection. Three ACH debits are presented against your account on a single day; the first ACH debit presented is \$1,000, the second is \$300, and the third is \$350. All three ACH debits would initially be scheduled to be returned unpaid because they exceed your Available Balance.

Suppose you deposited \$600 cash by 9 p.m. ET that day. The deposit would result in an Available Balance of \$600. We would then apply the rejected ACH debits to the Available Balance in the order in which the ACH debits were presented to us. Your Available Balance would not be sufficient to pay the first ACH debit presented (\$1000) in its entirety and the ACH debit would be returned unpaid. Your \$600 Available Balance, however, would be sufficient to pay the second ACH debit presented (\$300) leaving a \$300 Available Balance. Your \$300 Available Balance would not be sufficient to pay the third ACH debit presented (\$350) in its entirety and the ACH debit would be returned unpaid. As we do not charge for non-sufficient funds transactions, you would not be assessed fees for the two returned and unpaid ACH debits. At the end of the day, your Available Balance would be \$300 and both the \$1000 ACH debit and the \$350 ACH debit would be returned unpaid.

Example 2: Suppose your account has an Available Balance of \$0 and you have Bounce Protection with a limit of \$500. Three ACH debits are presented against your account on a single day; the first presented is \$1,000, the second is \$300, and the third is \$350. The first ACH debit (\$1,000) would be scheduled to be returned unpaid because it exceeds your Available Balance and your Bounce Protection limit. The second ACH debit (\$300) would be paid by Bounce Protection, reducing your Available Balance to \$-300 and your remaining Bounce Protection limit to \$200. The third ACH debit (\$350) would be scheduled to be returned unpaid because it exceeds your Available Balance and your Bounce Protection limit. Suppose you deposited \$600 cash by 9 p.m. ET that day. The deposit would result in an Available Balance of \$300 and a Bounce Protection limit of \$500. We would then apply the rejected ACH debits to the Available Balance in the order in which the ACH debits were presented to us. Your Available Balance and your Bounce Protection limit would not be sufficient to pay the first ACH debit presented (\$1000) in its entirety and the ACH debit would be returned unpaid. Your Available Balance and your Bounce Protection limit would be sufficient to pay the third ACH debit (\$350) in its entirety leaving a \$-50 Available Balance and \$450 of remaining Bounce Protection limit. An Overdraft Charge would be assessed for both the second ACH debit (\$300) and the third ACH debit (\$350) because your Available Balance at the end of the day was overdrawn by more than \$-10. As we do not charge for non-sufficient funds transactions, you would not be assessed a fee for the first ACH debit (\$1,000) that was returned unpaid. After we've assessed charges at the end of the day, your Available Balance will be \$-122.

20. Posting Order of Items & Credits - The third and fourth paragraphs of this section have been revised as follows:

If an Item exceeding your Available Balance is presented for payment, we may, at our discretion, pay the Item (this would be considered an overdraft transaction) or return the Item (this would be considered a non-sufficient funds transaction).

We will not charge you a fee for paying ATM or everyday debit card purchases as overdraft transactions if this is a consumer account and you have not specifically consented to that service. The amount of the Overdraft Charge is disclosed elsewhere (Fee Schedule), as are your rights to specifically consent to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. Record every

transaction and keep a running total of your Available Balance and Balance and leave extra funds available for potential charges. This will help you to avoid creating Items without sufficient funds and potentially incurring the resulting fees. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. The payment order of Items can affect the total amount of Overdraft incurred. Also, please be aware that the order we pay your Items may create multiple overdraft and/or nonsufficient funds transactions in a Business Day and you will be charged the applicable fees for overdraft transactions, unless otherwise noted in the Terms and Conditions of Your Account.

45. Linked Account (Deposit Overdraft Protection) - This section was updated in its entirety to state the following: If you request that we link your checking account to a Linked Account, you agree that we may transfer funds from the Linked Account, to your checking account automatically when an Item exceeding your checking account's Available Balance is presented for payment. We will not assess a Linked Account fee. The Linked Account will generally transfer only enough money to return your checking account's Available Balance to zero. However, if the Linked Account's Available Balance is not sufficient to return your checking account's Available Balance to zero but the Item can still be paid by also using another overdraft-protection option (for example, Bounce Protection, another linked-account arrangement, or an overdraft line of credit), then your Linked Account's remaining Available Balance will be transferred and the remaining amount of the Item will be covered by the other overdraft-protection option in the order it was associated with your account. We have no duty to link accounts on your behalf. In our sole discretion, we may limit the types and number of accounts that may be linked and impose restrictions on linking any specific account you may have. You agree that information regarding your linked accounts may be made available to any other owner on any of the accounts that are linked. We reserve the right to limit the types and number of transactions that may be paid from the Linked Account. The linking of your accounts in this manner may be canceled upon your written request or at our discretion. If your Linked Account earns interest, you should decide whether the amount of Overdraft Charges on your checking account you anticipate you will avoid under the linked-account arrangement will be greater than the amount of interest you will forgo by having funds transferred from the Linked Account. You may request our Truth-in-Savings Disclosures for the type of account you propose to use as a Linked Account to obtain information regarding how interest is determined on the Linked Account and any minimum balance or other requirements to earn interest on the Linked Account.

Bounce Protection Overdraft Program – This document has been revised in its entirety and to state the following: The terms and conditions described in this Bounce Protection Overdraft Program are part of the Terms and Conditions of Your Account. Words and phrases defined in the Terms and Conditions of Your Account have the same meaning when used in this document. Please read this carefully.

At Flagstar Bank, we understand an Item exceeding your Available Balance may be presented for payment from your account. This may happen, for example, because you failed to enter a check or a fee in your check register, or a check you deposited was returned unpaid, or a Temporary Debit Authorization Hold was larger than you expected. If you have Bounce Protection on your account, we may, at our discretion, pay the Item rather than returning it unpaid, even though paying the Item creates an overdraft in your account. Except as otherwise provided below, we will charge you an Overdraft Charge for each Item we pay under Bounce Protection, but having the Item paid rather than returned unpaid may allow you to avoid additional fees and charges that merchants and creditors may impose on you if your checks and other Items payable to them "bounce". Checks and other Items are not necessarily posted to your account in the same order the checks were written or the other transactions occurred.

What is Bounce Protection?

Bounce Protection is a service for our customers under which we may, in our discretion, pay an Item exceeding your Available Balance presented against your account and charge you an Overdraft Charge, instead of returning the Item unpaid and not charging you a fee. However, we will pay the Item only if your account is in Good Standing (as defined below). We will not pay Items that would cause the overdraft in your account to exceed your Bounce Protection limit. Bounce Protection is not a line of credit. We may, in our discretion, return any Item unpaid that is presented for payment exceeding your Available Balance even if the amount of the Item does not exceed the unused portion of your Bounce Protection limit, your account is in Good Standing, or we have previously paid one or more similar Items under Bounce Protection.

You should not write a check or authorize a transaction on your account at a time when the Available Balance in your account is not sufficient to cover the check or other transaction, and you should not rely on Bounce Protection to cover the check or other transaction.

Bounce Protection is not available for certain accounts and/or ownerships, including, but not limited to, Individual Retirement Accounts, Health Savings Accounts, trusts, minors, representative payees, government entities, or corporations. Flagstar Bank reserves the right to limit participation to one account per household and to suspend, revoke, or discontinue this program without prior notice.

When is my account in "Good Standing"?

Your account is in "Good Standing" for purposes of Bounce Protection if you (1) deposit enough money to bring your account to a positive Balance (including the payment of all bank fees and charges) at least once every 30 consecutive days by the end of the Business Day and the Balance must remain positive until the next Business Day; (2) avoid excessive overdrafts; and (3) have no legal orders, levies or liens against your account.

How does Bounce Protection work?

The amount of each Item paid when exceeding the Available Balance in your account plus the amount of the Overdraft Charge for each Item will be deducted from your Balance. If we return the Item unpaid rather than paying it, we will not assess a fee. The amount of any overdraft in your account after we complete the process of Posting to your account on a Business Day (including any Overdraft Charges Posted to your account on that Business Day) will be subtracted from your Bounce Protection limit before the beginning of the next Business Day. No interest will be charged on the overdraft balance in your account.

Please refer to the Overdrafts and Non-Sufficient Funds sections of the Terms and Conditions of Your Account for additional details. Please also see our Funds Availability Disclosure.

When does Bounce Protection become effective on my account?

New Accounts. When available and requested, we will add Bounce Protection to new, personal, interest-bearing or non-interest bearing checking accounts or qualifying business checking accounts, subject to the below conditions:

New Customers. For new Flagstar deposit accountholders, Bounce Protection will not be activated on your account until you have satisfied the following two conditions: (1) the account to which Bounce Protection will be added must be open for at least 60 days, and (2) you must make a deposit or deposits in your account in an aggregate amount equal to or greater than the Bounce Protection limit applicable to your account.

Existing Customers. For existing Flagstar deposit accountholders, Bounce Protection will not be activated on your account until you have made a deposit or deposits in your account in an aggregate amount equal to or greater than the Bounce Protection limit applicable to your account type.

We will not add Bounce Protection to your new account if you have asked us not to do so.

Existing Accounts. For existing Flagstar deposit accountholders who do not have Bounce Protection on accounts that have been open for at least 60 days, we will add Bounce Protection to the account at your request so long as the account is in Good Standing.

What types of Items may be paid by Bounce Protection? Will my limit be reflected in the account balances I receive?

Bounce Protection is not limited to payment of paper checks. Other transactions made using your account number (such as teller withdrawals, automatic ACH bill payments, and recurring debit card payments) may be paid. Also, everyday (nonrecurring) debit card purchases and ATM transfers or withdrawals that overdraw your account may be paid if you have given us specific consent to do so, or if your account is a business account. An Overdraft Charge will be assessed in each of these situations.

The chart below shows the different ways Items on your account may be paid as overdrafts under Bounce Protection. Your Bounce Protection limit will never be included in the Balance or Available Balance of your account.

Access points	Can my Bounce Protection pay this type of Item?	Do the balances provided reflect my Bounce Protection limit?
Withdrawal from a Flagstar Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	Consumer Accounts: If you give us specific consent to do so* Business Accounts: Yes	N/A
ATM Withdrawal	Consumer Accounts: If you give us specific consent to do so* Business Accounts: Yes	No
ACH- Auto Debit	Yes	N/A
Online Banking Transfers	No	No
Online Bill Pay and Popmoney ®	Yes	N/A
Telephone Banking	No	No
Wire Transfers	No	N/A

*The Bounce Protection Program will be made available for ATM or everyday debit card transactions upon your request.

Call (888) 248-6423 or visit one of our branches to arrange for your ATM and debit card coverage.

What charges are associated with Bounce Protection?

To help you manage your account, the total Overdraft Charges assessed during the current statement period and year-to-date will be shown on your account's periodic statement. We do not assess fees for non-sufficient funds transactions. We will post all the fees and charges described below in this section as debits to your account. Please note, there are exceptions for small amounts and intraday deposits where we will not charge you an Overdraft Charge as described below.

• **Overdraft Charge** - We will assess an Overdraft Charge of **\$36.00** to your account for each Item we pay exceeding the Available Balance in your account. Also, if you have given your specific consent for us to do so, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases when they exceed the Available Balance in your account, and we will assess an Overdraft Charge for each such ATM or debit card transaction.

Whether an Overdraft Charge will be assessed is subject to the exception for small amounts, described in more detail below.

• **Charge-Off Fee** - If your Balance continues to be negative by any amount for 60 consecutive days, we will close your account and will assess a Charge-Off Fee to your account in the amount of **\$30.00**.

Can I incur more than one Overdraft Charge in a single day? Are there any limits or exceptions to when you assess an Overdraft Charge?

We may assess more than one Overdraft Charge to your account each day, depending on the number of checks and other Items presented on your account that day. For example, if we pay three Items under Bounce Protection in one day, we will assess three Overdraft Charges of \$36.00 each. However, certain overdraft transactions will not result in an Overdraft Charge, as described in the "Daily limit on charges" and "Exception for Small Amounts" and "Exception for Intraday Deposits" headings below. We do not assess fees for non-sufficient funds transactions.

Daily Limit on Charges - We will not charge you more than three Overdraft Charges per day (a maximum of \$108.00 per day).

Exception for Small Amounts - We will not charge you an Overdraft Charge:

- on any Item presented for payment in the amount of \$10.00 or less; or
- if your account is overdrawn \$10.00 or less after we finish the process of Posting all debits and credits to your

account on a Business Day

Exception for Intraday Deposits - We do not assess Overdraft Charges until after 9 p.m. ET on each Business Day, which allows us to complete the process of Posting all debits and credits received by 9 p.m. ET. This is important to you because it allows you to avoid an Overdraft Charge or non-sufficient funds transactions by making a Qualifying Overdraft Deposit (defined below) by 9 p.m. ET on the same Business Day.

To be a "Qualifying Overdraft Deposit", the deposit must be:

1. of funds with same-day availability under our Funds Availability Disclosure;
2. in an amount set forth in the next paragraph;
3. made to the overdrawn account; and
4. if the deposit will include cash or check, made at any of our branches up to the daily closing time of the branch on that Business Day, or at a full-service ATM located on the premises of one of our branches by 9 p.m. ET. A "full-service" ATM is an ATM that accepts deposits in addition to dispensing cash.

If Items exceeding your Available Balance were paid, the Qualifying Overdraft Deposit must be in an amount that, when all debits and credits to your account for that Business Day have been Posted, results in your Available Balance being overdrawn by no more than \$10.00.

A deposit made after 9 p.m. ET on a Business Day or made on a day that is not a Business Day is deemed to be made on our next Business Day.

How will I know when I use Bounce Protection?

We will notify you promptly of any Items exceeding your Available Balance we pay or return; however, we have no obligation to notify you before we pay or return any Item. You should promptly update your check register with all Items and fees contained in the notice, if you have not already done so.

What is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

Locate your type of account below and note the corresponding Bounce Protection limit. If you have multiple accounts for your household, you may have a Bounce Protection limit on each eligible account.

Non-Interest Bearing Checking \$500
Interest-Bearing Checking \$1,000
Business* \$600

*Qualifying business ownerships include sole proprietorships/DBAs, partnerships, and single-member LLCs with a Standard Business Checking Account. Bounce Protection is not available for certain Business accounts including but not limited to IOLTA or business Sweep accounts.

What if I write checks or authorize other Items beyond my Bounce Protection limit?

Items that, if paid, would cause the overdraft in your account to exceed your Bounce Protection limit will be returned unpaid. While we may not pay an Item that would cause the amount of the overdraft in your account to exceed your Bounce Protection limit, we may assess bank fees (such as Overdraft Charges) on your account in excess of your Bounce Protection limit.

How quickly must I repay an overdraft in my account?

You should make every attempt to bring your account to a positive Balance as soon as possible after an overdraft occurs. If we have not demanded immediate payment, you must bring your account to a positive Balance (including the payment of all bank fees and charges) at least once every 30 consecutive days by the end of the Business Day and the Balance must remain positive until the next Business Day. If you do not do so, we will notify you that your Bounce Protection has been suspended and that future Items exceeding your Available Balance will be returned unpaid. Unless we notify you otherwise or you request that Bounce Protection be removed from your account, Bounce Protection will be reinstated on your account on the first Business Day after you bring your account to a positive end-of-Business-Day Balance and the Balance remains positive until the next Business Day.

How are overdrafts in my account repaid? Am I responsible for overdrafts?

We apply deposits to your account, including direct deposits (for example, payroll, Social Security or other government benefits), first to cover any overdrafts in your account, including Overdraft Charges, or any other fees Posted to your account, before we pay other Items. You must pay us, immediately upon demand, the amount necessary to bring the Available Balance of your account to zero and thereby take your account out of overdraft status (even if your account has been closed), as well as any related costs and expenses, including reasonable attorney's fees of an attorney employed by us to collect those amounts from you, to the extent permitted by law.

What if I am having trouble repaying my Bounce Protection or I use it frequently?

Please call us at (888) 248-6423 if you: (1) do not believe you will be able to bring your account to a positive end-of-Business-Day Balance within the required time period; (2) find that you are using Bounce Protection more often than you expected; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

What if Flagstar determines that I have an excessive number of overdrafts on my account?

If your account has Bounce Protection and you repeatedly incur Overdraft Charges on your account during any rolling 12 month period, we will contact you to determine whether another product we offer may be of assistance to you in reducing the amount of these charges you incur. If you continue to incur an excessive number of Overdraft Charges, we may remove Bounce Protection from your account without advance notice to you. The amount of Overdraft Charges you have been assessed during the current statement period and year-to-date will be shown on your account's periodic statement.

We invite you to call (888) 248-6423 or visit one of our branches to speak with one of our representatives about steps you might take to reduce the number of Overdraft Charges you incur.

What are some ways I can avoid Overdraft Charges on my account?

The best way to avoid overdrawing your account and thereby incurring Overdraft Charges is to keep track of your Available Balance, promptly enter all Items and bank fees in your check register, and reconcile your checkbook regularly. Whenever you use your debit card to pay for goods or services, you should immediately deduct the amount of the payment you authorized in your check register, and also review your Available Balance to see whether the merchant requested a Temporary Debit Authorization Hold for a different amount.

Flagstar Bank offers other ways to avoid Overdraft Charges on overdraft transactions, such as processing deposits of

same-day funds made by 9 p.m. ET on a Business Day, an overdraft protection linked deposit account, or an overdraft line of credit, as described below.

How can a Linked Account help avoid Overdraft Charges?

If you have set up a Linked Account (defined in the Agreement section of the Terms and Conditions of Your Account) with us, when an Item exceeding your checking account's Available Balance is presented for payment, funds are transferred automatically from the Linked Account to pay the Item.

The Linked Account will generally transfer only enough money to return your checking account's Available Balance to zero. However, if the Linked Account's Available Balance is not sufficient to return your checking account's Available Balance to zero but the Item can still be paid by also using another overdraft-protection option (for example, Bounce Protection, another linked-account arrangement, or an overdraft line of credit), then your Linked Account's remaining Available Balance will be transferred to your checking account and the remaining amount of the Item will be covered by the other overdraft-protection option in the order it was associated with your checking account.

If your Linked Account earns interest, you should decide whether the amount of Overdraft Charges on your checking account you anticipate you will avoid under the linked-account arrangement will be greater than the amount of interest you will forgo by having funds transferred from the Linked Account. You may request our Truth-in-Savings Disclosures (or for business customers, the Non-Consumer Account Disclosures) for the type of linked account you propose to use to obtain information regarding how interest is determined on the linked account and any minimum balance or other requirements to earn interest on the linked account.

You may be able to avoid fees and charges using a linked-account arrangement. If you would like information on adding a Linked Account as an overdraft-protection option, call (888) 248-6423 or visit one of our branches.

How can an overdraft line of credit help avoid Overdraft Charges on my account?

An overdraft line of credit is an open-end credit account. It is linked to your account and will automatically advance funds to cover Items exceeding your Available Balance, subject to the available line of credit. We will not assess any fees for advances. Interest begins to accrue immediately on the amount transferred. Credit approval is required, and minimum monthly payments that include interest must be paid.

If you would like to investigate whether an overdraft line of credit may be an appropriate product for protecting against overdrafts in your account, call (888) 248-6423 or visit one of our branches to obtain additional information.

What if I have Bounce Protection and a Linked Account or overdraft line of credit (or both)?

We will first transfer funds to your account from any Linked Account or overdraft line of credit before using your Bounce Protection limit to pay an Item exceeding your Available Balance. You may instruct us whether you want us to transfer from any Linked Account(s) or overdraft line of credit in a certain order. Otherwise, we will transfer from a Linked Account or overdraft line of credit in the order it was associated with your account.

What if I do not want to have Bounce Protection on my account?

If you would like to have Bounce Protection removed from your account, please call (888) 248-6423. If you remove Bounce Protection from your account, and if you do not have a sufficient Available Balance in your account or in any overdraft protection product linked to your account to pay each Item presented for payment on your account, we may return each Item unpaid and we will not assess you a fee for Items we return. You may be charged additional fees by merchants or creditors. If this is a consumer account and you had previously consented that we may authorize and pay ATM transactions and everyday (non-recurring) debit card transactions that overdraw your account, we will no longer authorize or pay those transactions, and we will not charge you an Overdraft Charge for those transactions.

What You Need to Know about Overdrafts and Overdraft Fees – This first and third sections within this document have been updated as follows:

If we pay a transaction which exceeds your Available Balance, the transaction will be considered an overdraft transaction and your account will be considered overdrawn. Please see the Agreement section of the Terms and Conditions of Your Account disclosure for the definition of Available Balance.

We can cover your overdrafts in two different ways:

1. We have Bounce Protection that is available on your account if you meet and continue to meet the qualification parameters. For more details, see the document titled "Bounce Protection Overdraft Program."
2. We also offer overdraft protection plans, such as a link to another account or overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard Bounce Protection overdraft practices.

What fees will I be charged if Flagstar Bank pays my overdraft?

Under our standard Bounce Protection overdraft practices:

- We charge you an Overdraft Charge of **\$36.00** each time we pay an overdraft. However, we will not charge you more than three Overdraft Charges per day (a maximum of \$108.00 per day).
- If your Balance continues to be negative by any amount for 60 consecutive days, we will close your account and assess a Charge-Off Fee to your account in the amount of \$30.00.

Electronic Fund Transfers

Debit Transaction and ATM Card Processing – The fourth and sixth paragraphs of this section were revised as follows:

A Temporary Debit Authorization Hold reduces your Available Balance until the Temporary Debit Authorization Hold is released. This is important to you because if an Item exceeding your then-existing Available Balance is presented to us for payment, you may be assessed an Overdraft Charge if we pay the Item. You may be assessed an Overdraft Charge even if the amount of the Temporary Debit Authorization Hold is more or less than the amount of the transaction giving rise to such Hold.

Remember that we assess Overdraft Charges on an Item exceeding your Available Balance at the time the Item is presented for payment. Just because your Available Balance was sufficient to cover a debit-card transaction at the time the Temporary Debit Authorization Hold was created does not mean it will still be sufficient when the debit-card transaction is submitted to us for payment.

Notice of ATM/Night Drop Facility User Precautions – This section was added to the end of the Electronic Fund Transfers document.

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful.

The following suggestions may be helpful:

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Common Features - Fee Schedule - This document has been revised as follows:

Non-Sufficient Funds (NSF) Charge (each) A charge for a returned, unpaid item (also known as insufficient funds) for all checking and money market accounts.	No Charge
Overdraft Charge (each) A charge for an overdraft, paid item (also known as Bounce Protection charge) for all checking and money market accounts. There is a limit of three Overdraft Charges per Business Day. Please see the Overdrafts and Non-Sufficient Funds section of the Terms and Conditions of Your Account for additional details on how to avoid this charge.	\$36
Linked Account (Deposit Overdraft (OD) Protection transaction fee	No Charge

If you have questions about this notice or other banking matters, please visit a bank branch or call us at (888) 248-6423, Monday-Friday 7:30 a.m.-9 p.m., or Saturday 8:30 a.m.-6 p.m. ET

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