



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

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

» BUSINESS ACCOUNT STATEMENT

ACCOUNT NUMBER

XXXXX7206

PERIOD

06/01/23 - 06/30/23

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
\$474.14

Deposits and Other Credits
\$180.00

Checks and Other Debits
-\$369.07

Ending Balance
\$285.07

DEPOSITS AND OTHER CREDITS

Description	Items	Amount (\$)
Deposits	0	\$0.00
ACH Credits	1	\$180.00
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	1	\$180.00

CHECKS AND OTHER DEBITS

Description	Items	Amount (\$)
Checks	0	\$0.00
ACH Debits	1	-\$244.07
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	1	-\$125.00
Total	2	-\$369.07

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 (\$)
06/30	06/30	External Deposit PAYPAL TRANSFER - TRANSFER	\$180.00
Total electronic credits this period: \$180.00			

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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

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OTHER CREDITS

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

Checks and Other Debits

ELECTRONIC DEBITS

Trans Date	Post Date	Description	Amount (\$)
06/30	06/30	External Withdrawal PAYPAL 230629PPZ1ZL - INST XFER	-\$244.07
Total electronic debits this period:			-\$244.07

OTHER DEBITS

Trans Date	Post Date	Description	Amount (\$)
06/23	06/23	Point Of Sale Withdrawal TARGET T-2544 28800 Dequindre Rd Warren MIUS	-\$125.00
Total other debits this period:			-\$125.00

Balance Activity

Date	Balance (\$)	Date	Balance (\$)
06/01	\$474.14	06/30	\$285.07
06/23	\$349.14		

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%	
Interest earned this statement period		\$0.00	
Year-to-date Interest			\$0.00
Year-to-date Withholding			\$0.00

LOWEST DAILY BALANCE

Your lowest daily balance this statement period was \$285.07



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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, 2023.

DISCLOSURE GUIDE

Terms and Conditions

2. Agreement – Clarification was added to the following terms:

"Balance" means the total amount of funds in your account from Posted transactions. The Balance may include funds that are not yet available for withdrawal under our Funds Availability Disclosure or funds that are "held" for any number of reasons, including for pending transactions.

"Available Balance" means funds in your account that are available for withdrawal. In general, it is your Balance minus any outstanding holds on your Balance. Outstanding holds may include, without limitation: (1) all or part of any check deposit without same-day availability, as noted in the Funds Availability Disclosure; (2) a hold on funds in your Balance resulting from a court order, other legal requirement (for example, levy, garnishment, etc.), or notification of a deposit being returned; and (3) Temporary Debit Authorization Holds. The following are not reflected or included in your Balance or your Available Balance: any checks you have written or ACH transactions you have made or authorized that have not yet Posted to your account; your Bounce Protection limit; and funds from any accounts you have linked to your account for overdraft protection (for example, a Linked Account and/or an overdraft line of credit).

"Temporary Debit Authorization Hold" means a hold on funds in your account resulting from a merchant's request to authorize a signature based point-of-sale debit card transaction. Temporary Debit Authorization Holds are not Posted transactions. The amount of a Temporary Debit Authorization Hold may be deducted from your Available Balance.

5. Withdrawals – The first sentence was updated as follows:

GENERALLY - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the Available Balance at any time.

9. Amendments and Termination. – The first paragraph was updated as follows:

We may change this Agreement at any time without prior notice unless prohibited by law. Changes may include deleting or modifying existing terms or rates or the addition of a new term or fee not otherwise contemplated when you opened your account. If required by law, we will give you advance notice. Such notice will be in writing or by any other method permitted by law or to which you have agreed. If your account remains open after the effective date of any change, you agree to the new term(s). This means if you wish to reject a change, you must close your accounts before the effective date of the change. We reserve the right to close your account at any time and for any reason, without advance notice. If we close your account, funds and accrued interest to which you are entitled will be returned to you personally or by mail. When you close your account, you are responsible for ensuring there are no outstanding items to be paid from the account and that all automatic transfers to and from the account are cancelled. Items presented for payment or deposit after your account.

16. Overdrafts and Non-Sufficient Funds – This section has been renamed to **16. Overdrafts, Non-Sufficient Funds and Bounce Protection** and 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. Please note that we rely on how your merchant codes a debit-card transaction to determine whether it is a "one-time" or "recurring" transaction and will not perform an independent review.

You agree that we may charge fees when we pay an Item that causes your account to become overdrawn. 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.

However, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if either: (a) you have not consented to that overdraft service and this is a consumer account; or (b) the Available Balance in your account is greater than or equal to the ATM or one-time debit card transaction at the time it is authorized (Temporary Debit Authorization Hold is placed).

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

At our discretion, to avoid overdrawn or causing your account to become further overdrawn, we may return (i.e., not honor or reject) or decline (i.e., not approve) 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.

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.

EXCEPTION FOR AUTHORIZED POSITIVE TRANSACTIONS

We will not charge you an Overdraft Charge for ATM or one-time debit card transactions when the Available Balance in your account is greater than or equal to the ATM or one-time debit card transaction at the time it is authorized (Temporary Debit Authorization Hold is placed).

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.

TEMPORARY DEBIT AUTHORIZATION HOLDS

A Temporary Debit Authorization Hold is frequently placed on funds in your account when you use your debit card over a credit-card network (generally when you do not enter a PIN). 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. The amount of the Temporary Debit Authorization Hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchase of gasoline, hotel rooms, or meals at restaurants.

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, your account may become overdrawn, and 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, the amount is returned to your Available Balance, and the transaction is then immediately 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 and the money will be returned to your Available Balance. 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 may assess an Overdraft Charge on an Item exceeding your Available Balance at the time the Item is presented for payment, unless an exception applies. For instance, an Overdraft Charge would not be assessed if the Exception for Authorized Positive Transactions, Exception for Small Amounts, or Exception for Intra-Day Deposits (described above in Section 16) applies.

Example 1:

- Your account has an Available Balance of \$100 at the beginning of Day 1.
- On Day 1, you swipe your debit card at a merchant to buy \$50 worth of groceries (Transaction A), and the merchant requests authorization and we create a Temporary Debit Authorization Hold for \$50.
 - This reduces your Available Balance to \$50.
- Later, on Day 1, a check you wrote for \$75 is presented to us for payment (Transaction B). 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 of \$36 (under the current Fee Schedule).
 - This reduces your Available Balance to -\$61.
- On Day 2, the merchant from Transaction A submits your \$50 debit-card transaction to us for payment. The Temporary Debit Authorization Hold for the grocery purchase is released, and we will pay the \$50 debit-card transaction. Because your Available Balance was at least \$50 when we authorized the transaction and the Temporary Debit Authorization Hold was placed on Day 1 (see Exception for Authorized Positive Transactions above), we will pay Transaction A, and we will not assess an Overdraft Charge for that transaction.
 - Your Available Balance remains at -\$61.

Timing	Transaction Description	Transaction Amount	Available Balance
Day 1	Starting Balance		\$100.00
Day 1	Temporary Debit Authorization Hold- Grocery Merchant (Transaction A)	-\$50.00	\$50.00
Day 1	Check (Transaction B)	-\$75.00	-\$25.00
Day 1	Overdraft Charge	-\$36.00	-\$61.00
Day 2	Temporary Debit Authorization Hold Released for Payment- Grocery Merchant/Transaction A	\$50.00	-\$11.00
Day 2	Point of Sale Debit Card Transaction – Grocery Merchant/Transaction A	-\$50.00	-\$61.00

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. Please note that merchants may create additional ACHs in an attempt to be paid if the first attempt is returned.

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 then deposit \$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 (the first and third) 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 first 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 (two charges of \$36 each under the current Fee Schedule), your Available Balance will be \$-122.

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 Exception for Authorized Positive Transactions, Exception for Small Amounts, or Exception for Intra-Day Deposits (described above in Section 16) applies. However, we will not charge you more than three Overdraft Charges per day.

20. Posting Order of Items & Credits - The third paragraph of this section has 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 an ATM or everyday debit card purchases as overdraft transactions if the Available Balance is your account is greater than or equal to the ATM or one-time debit card transaction at the time it is authorized (Temporary Debit Authorization hold is placed) or this is a consumer account and you have not specifically consented to that overdraft service. The amount of the Overdraft Charges is disclosed elsewhere (Fee Schedule), as are your rights to specifically consent to overdraft services for ATM and everyday (one-time, non-recurring) 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.

29. Legal Actions Affecting Your Account. – This section was updated as follows:

Legal actions includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture or other similar order. We may accept and comply with legal process that we reasonable believe to be valid that is served in person, by mail, by facsimile transmission, or by other means. You may have rights to contest such process on your own behalf under applicable law; the Bank has no obligation to ascertain or assert such rights. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not required to, send a notice to you of the legal process. The Bank will not pay interest on any funds that are held pursuant to legal process. You understand and agree that the Bank will not be liable for dishonoring checks, drafts, or other items because of insufficient funds in your account due to a hold or freeze placed on your account or resulting from levies, garnishments, lien claims, or other legal processes. If the legal process directs us to release information about one or more, but not all, accounts reported on a combined statement, we may release the combined statement. If the legal process directs us to release information only from a certain timeframe, we may release the entire statement or other record that contains information within the requested timeframe even if it includes information outside the directed timeframe. If the legal process requests information about one or more, but not all, account owners or co-signers, we may release information about all of the co-signers on the account and all accounts owned by such persons. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

45. Linked Account (Deposit Overdraft Protection) – The first paragraph was updated 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.

Bounce Protection Overdraft Program

The third paragraph was updated as follows:

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 other fees and charges that merchants and creditors may impose on you if your checks and other Items payable to them "bounce" (meaning returned unpaid). 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 charges are associated with Bounce Protection? – This section has been revised to state the following:

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 returned items (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 Authorized Positive transactions, small amounts and intraday deposits where we will not charge you an Overdraft Charge as described below.

- **Overdraft Charge** – Subject to the exceptions and limitations, 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 Authorized Positive transactions, small amounts and intraday deposits, 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**.

Exception for Authorized Positive Transactions – This section was added to the Bounce Protection Overdraft Program.

We will not charge you an Overdraft Charge for ATM or one-time debit card transactions when the Available Balance in your account is greater than or equal to the ATM or one-time debit card transaction at the time it is authorized (Temporary Debit Authorization Hold is placed).

Electronic Fund Transfers

Electronic Funds Transfers – Your Rights and Responsibilities – This section was updated as follows:

You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. We assume you have authorized all transactions we receive. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

Currency Conversion and International Transactions – The second paragraph was updated as follows:

If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. Please note this fee may be charged any time you transact with a foreign merchant, even if you are physically located in the United States. For more information, see the Fee Schedule Disclosure. An international transaction is a transaction where the country of the merchant or ATM is outside the USA.

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. See your Account's Terms and Conditions, Section 16 ("Overdrafts and Non-Sufficient Funds") for more information on charges that may be assessed.

Remember that we may assess Overdraft Charges on an Item exceeding your Available Balance at the time the Item is presented for payment.

Overdraft charges could be assessed if a Temporary Debit Authorization Hold results in a negative Available Balance, or if other Items Post to the account while the Temporary Debit Authorization Hold is in place and those additional Items exceed your Available Balance. Examples of Overdraft Charges assessed in connection with debit card and ATM transactions and Temporary Debit Authorization Holds are provided in Section 16 of your Account's Terms and Conditions.

ATM Operator/Network Fees – This section was updated as follows:

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer or you may be charged a fee for both a balance inquiry and a withdrawal or transfer even if they occur in the same ATM session.

Common Features - Fee Schedule

ELECTRONIC SERVICES – Clarification was added to the following fees:

Non-Flagstar Domestic ATM Withdrawal, Balance Inquiry, Transfer (each, even if in the same session) \$2.50

Non-Flagstar International ATM Withdrawal, Balance Inquiry, Transfer (each, even if in the same session) \$2.50

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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