

Who we are	
Who is providing this notice?	Flagstar Bank, N.A., Flagstar Advisors, Inc., and Signature Financial LLC
What we do	
How does Flagstar protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Flagstar collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account ■ show your driver’s license ■ deposit money ■ use your credit or debit card ■ tell us about your investment or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can’t I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates’ everyday business purposes — information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include other companies with “Signature” in their name: financial companies such as Signature Financial LLC and Signature Public Funding Corp.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Flagstar does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Flagstar does not jointly market.</i>
Other important information	
California Residents Only: See document titled <i>Additional Information for California Residents</i> for information about rights to limit information sharing.	