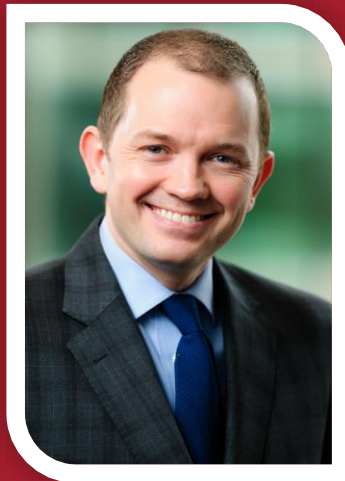


Good Morning  
& welcome!

The power of the  
Human Interest Rate.™

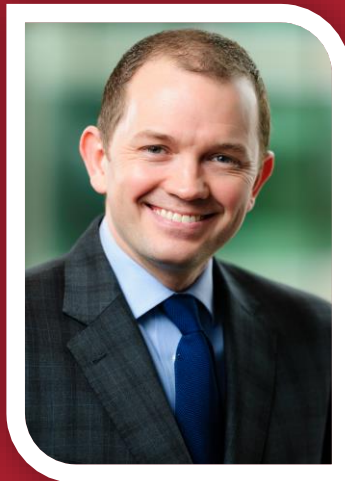


Vice President | Senior Branch Manager  
SE Michigan  
[wes.jenkins@flagstar.com](mailto:wes.jenkins@flagstar.com)

Summer 2020

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## About me

-6 Years with Flagstar

-Passion: Leaving people better than I found them

Flagstar Bank | Member FDIC | Equal Housing Lender. |  
Visit [flagstar.com](https://www.flagstar.com) for additional disclosures.

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**Flagstar**®  
Bank



## About Flagstar Bank

- Headquarters in Troy, MI
- 99 locations throughout Michigan
- 160 locations throughout Midwest United States
- STAR Values (Service, Trust, Accountability, Results)

Flagstar Bank | Member FDIC | Equal Housing Lender. |  
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## KEY POINT

MAKE TIME FOR THE THINGS THAT MATTER  
MOST

Even if they seem:

Unclear

Boring

Intimidating

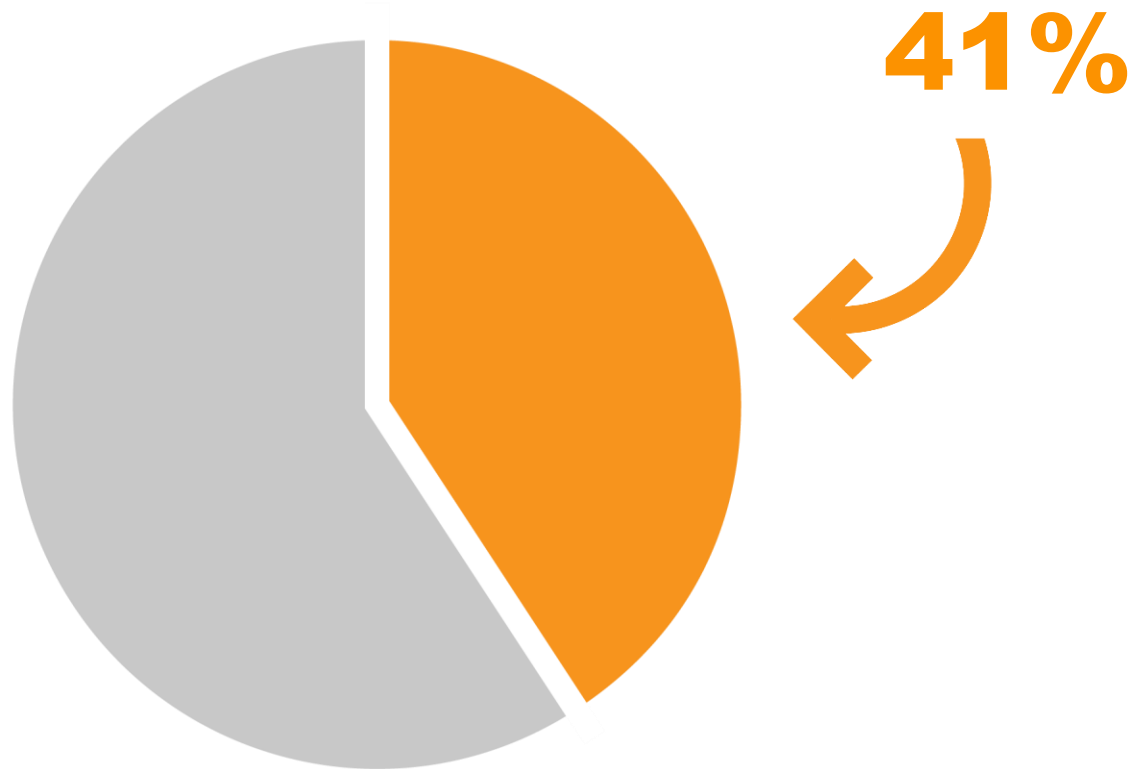
**More hours in the day.**



What everyone wants—  
but can't get.

# The Problem

We waste a lot of time on low-value activities.



# **Become increasingly mindful about how your time is being spent**

Scheduling a few hours a week to focus on your ***finances & wealth building*** is the key. Why? Only you fully understand your financial aspirations. We are here to help you realize these dreams, so long as we know what they include.



# One way to consider what to **STOP** and what to **START**



## **Low-value activities**

- Lots of time on social media
- Most items are readily clear to you if you ponder freely and take note



## **High-value activities**

- Always learning about money and how you can leverage it rather than feeling a victim of it
- Spending time with friends loved ones



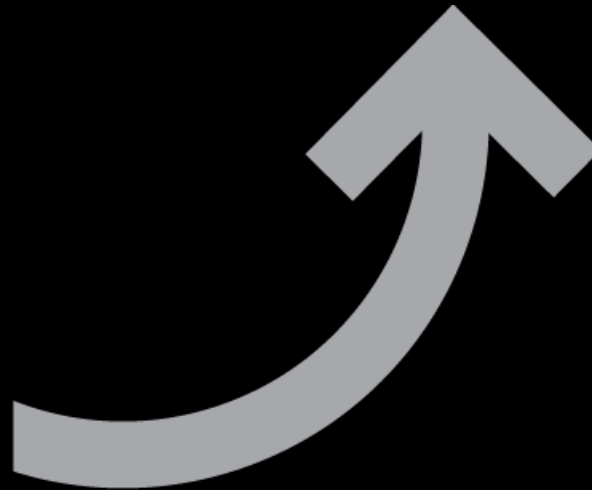
# The Payoff

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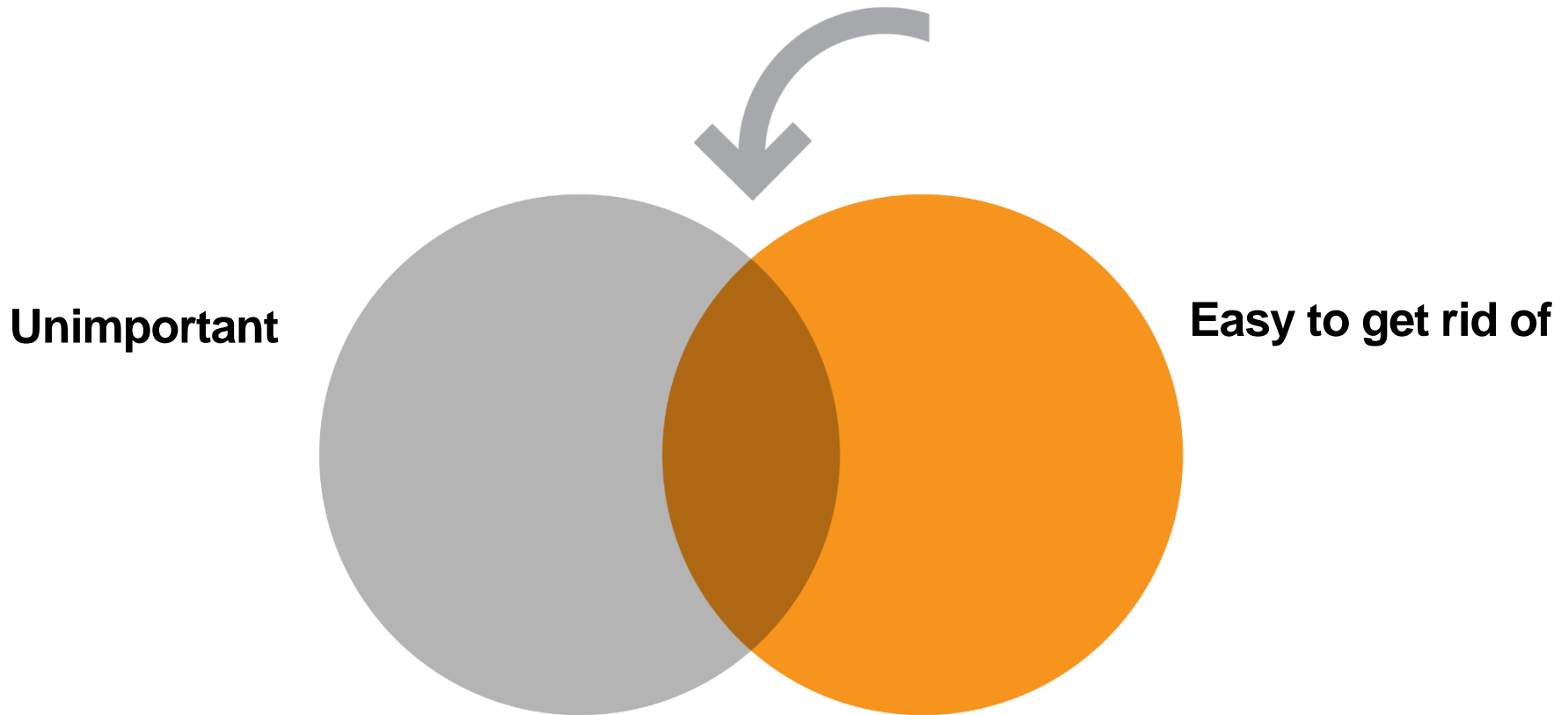
**Increased financial peace of  
mind & wealth**

**Increased  
Clarity**



# Freeing Up Time in Your Schedule

Find the 25% of activities that are unimportant *and* easiest to get rid of






**Watch out for  
industry-speak**



**Clarify or  
Bye**



**I am the banker and am  
going to speak using  
jargon to make myself  
feel important and to  
gain the upper hand**

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# Investment Solutions

Variable, Fixed, and Tax Sheltered Annuities

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Insurance Policies

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Mutual Fund Investment

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Managed Investment Account

---

Structured CD

---

Stocks and Bonds

---

Saving for College

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Retirement Savings Plans

---

Income Tax Planning Services

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Personal Money Management

---

Wealth Management Services

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Estate Planning Services

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### SimplyChecking

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If simplicity is key, this is the no-frills account for you. You'll have the ability to write checks, access your cash, bank online or with your mobile phone<sup>1</sup>—even pay bills electronically.

### SimplyPlus+ Checking<sup>SM</sup>

---

If you usually keep a balance of \$1,000 or more and want your deposits to earn interest<sup>2</sup>, this is an account designed to help you save.

### SimplyMax® Checking

---

Get the most out of your checking account—  
from services to interest.

# Checking Accounts

We reserve the right to change account benefits at any time without notice. Certain restrictions may apply. Please see the complete [Disclosure Guide](#) for additional details.

<sup>1</sup>Not all devices may be supported. Customer eligibility required. Personal customer checking and savings accounts only.

<sup>2</sup>Interest rates are tiered to a maximum amount. [View interest rates.](#)

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# Savings Accounts

All savings accounts come with:



ONLINE BANKING



MOBILE BANKING<sup>2</sup>



FREE ACCESS TO A NETWORK OF  
OVER 56,000 ALLPOINT AND  
PRESTO! ATMS WORLDWIDE<sup>3</sup>



FREE VISA® DEBIT/ATM CARD<sup>4</sup>

We reserve the right to change account benefits at any time without notice. Certain restrictions may apply. Please see the complete [Disclosure Guide](#) for additional details.

<sup>1</sup>Annual Percentage Yield (APY). Tier 1 \$0 - \$9,999.99, with an annual percentage yield of 0.03%. Tiers 2 - 6 \$10,000.00 - \$500,000.00+, with an annual percentage yield of 0.30% APY is accurate as of September 21, 2020 on Foundation Savings Plus accounts. The interest rate(s) and annual percentage yield(s) may change at any time after the account is opened. Funds currently deposited in accounts at Flagstar Bank are not eligible for the promotional interest rate. A maintenance service charge of \$15 will be imposed every month if the average daily collected balance in the account falls below \$10,000. This charge may be waived if the account is linked to any Flagstar Bank personal checking account. Not available for business or public units. No minimum opening deposit required; however, there must be a new money deposit of \$10,000 to qualify for the 0.30% APY. This offer cannot be combined with any other bonus or promotional offers. Fees could reduce earnings. Personal accounts only. Area restrictions may apply.

<sup>2</sup>Not all devices supported. Available for eligible personal and business checking and savings account customers only. CD customers may view their balance and account activity only. Must be an active personal online banking user. Must be a customer for a minimum of two business days. Accounts must be in good standing.

<sup>3</sup>Currency conversion fee may apply to transactions outside the U.S.

<sup>4</sup>This debit card is issued by Flagstar Bank pursuant to a license from Visa U.S.A. Inc

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Mortgage

Home Equity Solutions

Personal Loans

# Borrowing



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Business Checking Accounts

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Business Savings Plus

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Business Credit Cards

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Money Market Account

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Business Certificates of Deposit

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Treasury Management

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Overdraft Protection

---

Simplified Employee Pension IRA

**Tools to build or  
begin a business**

# Exploring your thoughts & concerns about



- If you wish for greater clarity, contact me anytime.  
[wes.jenkins@flagstar.com](mailto:wes.jenkins@flagstar.com)
- I am a banker by career, yet a consumer like everyone else-odds are questions you may be pondering I will relate to.
- <https://www.flagstar.com/financial-resource-center.html>
- Seeking guidance on a more personal level? **Contact me**  
**[wes.jenkins@flagstar.com](mailto:wes.jenkins@flagstar.com)**