

# Common Features - Fee Schedule

---

Flagstar Bank  
102 Duffy Avenue  
Hicksville, NY 11801  
(888) 248-6423

## Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Fees are assessed each Business Day, where applicable. "Business Day" means Monday through Friday, excluding federal holidays, for any fees listed, unless otherwise noted. Please review other sections of the Disclosure Guide carefully because Business Day may be defined differently in other sections.

"Calendar Day" means all days in a month including weekends and holidays. Calendar Days are referred to as "day" or "days".

### COLLECTIONS

Cashier's check (each)	\$8
Counter check (per page)	\$2
Money Order (each)	\$5
On-us check cashing fee, non-customer (each)	\$10
Incoming Wire, Domestic, customer (each)	\$15
Incoming Wire, International, customer (each)	\$15
Outgoing Wire, Domestic, customer (each)	\$30
Outgoing Wire, International, customer (each)	\$50
Incoming Collection, Domestic (each)	\$25
Outgoing Collection, Domestic (each)	\$40
Incoming Collection, Foreign (each)	\$40
Outgoing Collection, Foreign (each)	\$40
Account closed within 180 days of opening (each) This fee does not apply to Flagstar SimplyOne accounts	\$30
Returned deposited item or Returned check charge (each)	No Charge
Coin charge (each)	7.5%
Check printing orders	Dependent on type of checks ordered
Direct deposit	No Charge
Charge-Off Fee (each) 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.	\$30

## RESEARCH AND ADMINISTRATION

Stop Payments or Stop Payment Removal (each)	\$36
Non-Sufficient Funds (NSF) Charge (each)	No Charge
Overdraft Charge (each)	\$10
A charge for an overdraft, paid Item (also known as Bounce Protection charge) for all checking and money market accounts other than SimplyOne. There is a limit of three Overdraft Charges per Business Day. Please see the bounce Protection Overdraft Program Terms and Conditions for additional details on how to avoid this charge.	
Linked Account (Deposit Overdraft (OD) Protection) transaction fee	No Charge
Levy, garnishment, child support or other legal action (each)	\$100
Account Inactivity fee (each month)	No Charge
Returned Mail Monthly Processing	\$15
Statement/Notice Mailing to Additional Address (no images)	\$20
Activity Printout/Document Copies (each)	\$5
Account research, per hour charge (one hour minimum charge)	\$50
Reconcile bank statement, per hour (one hour minimum charge)	\$30
Photocopy, each page	\$1
Notary service, customer (each)	No Charge
Ownership change fee (each account)	\$25
ABANDONED PROPERTY	
Escheated account fee (each)	Up to \$10
If and when permitted by law	
Newspaper Publication	Cost varies
Certified Mail Notice	Cost varies
ELECTRONIC SERVICES	
Flagstar ATM Withdrawal, Deposit, Balance Inquiry, Transfer (each)	Free
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
Exchange Rate Adjustment (Currency Conversion Factor) - POS or ATM	3%
Additional or replacement ATM/Debit card (each)	\$5
Expedited Debit Card Delivery (each)	\$75