



# ACHIEVEMENT: SERVING THE ATLANTA AREA\*

*A Special Welcome For Business Customers*



\* The planned December 9 acquisition of Flagstar's Atlanta area branches by PNC Bank is subject to regulatory approval and other customary closing conditions.

# Welcome to PNC Bank

From the moment we announced our agreement to acquire Flagstar's 27 Atlanta area branches, we have been making careful plans to welcome you to PNC Bank. We're working diligently to make the transition as seamless as possible for you and your business, and we look forward to serving you and the Atlanta community.

Once the acquisition is complete on December 9, 2011, pending regulatory approval and subject to other customary closing conditions, your business deposit accounts will transition to PNC Bank over the December 9-11 weekend. When your branch reopens as PNC Bank on Monday, December 12, you'll have access to our full array of products and services, as well as to our extensive network of more than 2,500 branches and over 6,700 ATMs across 16 states and the District of Columbia.

We hope you'll read on to learn more about how PNC makes a difference—for our customers, for our associates and in our communities.

**We look forward to welcoming you as a PNC Bank business customer and to helping you achieve your financial goals with ease and confidence through CFO: Cash Flow Options.**

**PNC | CFO**  
Cash Flow Options

## Frequently Asked QUESTIONS

*Following the planned purchase of Flagstar's Atlanta area branches, which is subject to regulatory approval and customary closing conditions, the transition to PNC Bank should be easy for you and your business. We'll send you detailed information about your business accounts over the next few weeks, but we know you may have some questions now. If, after reviewing the information to follow, you still have things you'd like to know, simply call us toll-free at 1-855-225-6826, stop by any Flagstar branch in your community or visit us at [welcometopnc.com/flagstar](http://welcometopnc.com/flagstar).*

**Q** When can I begin to use PNC Bank branches for service on my business account?

**A** The Flagstar branches in the Atlanta area will become PNC Bank branches on Monday, December 12, 2011, subject to regulatory approval and customary closing conditions. At that time, you will be able to do business at these and over 2,500 PNC Bank branches and more than 6,700 ATMs in 16 states and the District of Columbia. For now, please continue to do business with your bank as usual.

**Q** What will happen to my current business deposit accounts?

**A** When PNC's acquisition of Flagstar's Atlanta area branches is complete on December 9, 2011, your business deposit accounts will become PNC bank accounts having similar or enhanced features as compared to the accounts you have today. Of course, interest rates on any certificates of deposit you may have will continue without change until maturity under the terms of your current account agreement. If your Flagstar business account is currently enrolled in the Flagstar Loyalty Program, the program will discontinue at the time the account transitions to PNC Bank.

**Q** Will my account number(s) change? Will I have to replace my checks?

**A** Account numbers will change, and we'll send your new PNC Bank routing/transit and account numbers with your personalized account information package in mid-November. If you have a checking account, continue to use your existing checks as you do today. Prior to December 9, PNC Bank will provide a limited supply of checks and deposit tickets, as well as an offer towards the purchase of additional checks and deposit tickets.<sup>1</sup> If you opened new business checking accounts after September 16, 2011, PNC Bank will provide your limited supply of checks and deposit tickets, plus your purchase offer in late December 2011. **At that time, it is important that you begin to use your new PNC checks. Flagstar checks with old account numbers will continue to be honored for a limited time after December 9.**

<sup>1</sup> Your account may be subject to fees associated with the ordering of replacement business checks, but PNC Bank will provide a \$100 voucher to help offset replacement check fees.

## Frequently Asked QUESTIONS continued

**Q** How will this affect ACH processing?

**A** Since you will have a new account number with PNC Bank, it is very important that you change any standing ACH orders you may have in place to reflect the new routing/transit number of 054000030 and your new PNC Bank account number as soon as possible after December 9, 2011, to ensure a successful transaction and avoid overdrafts.

**Q** How will this affect incoming ACH payments I am currently receiving from Medicare/Medicaid?

**A** Since you will have a new account number with PNC Bank, it is very important that you register your new account and routing information on the Center for Medicare/Medicaid Services (CMS) website beginning Monday, December 12. This should be done as soon as possible, but not before December 12.

**Q** How will this affect wire transfers?

**A** For incoming wire transfers, a different routing/transit number **MUST** be used after December 9, 2011. The new routing/transit number for wire transfers will be 031000053.

**Q** Will all of my deposit accounts transition to PNC Bank at the same time?

**A** Yes, for the most part. Your Flagstar deposit accounts and services will transition to PNC Bank on December 9, 2011. Certain deposit accounts you may have opened online may not be transferred. Detailed information explaining which accounts will transition to PNC Bank will be mailed to you soon.

If you offer Health Savings Accounts to your employees, those accounts will transition at a different time, and your employees will receive details about the HSA account(s) in a separate mailing. Until then, you and your employees should continue to utilize Flagstar HSA accounts as you do now, using the same account numbers, relationship managers, telephone numbers and online sites.

**Q** Will my loans transition to PNC Bank?

**A** The acquisition of Flagstar's 27 Atlanta area branches did not include loans. After the transition, your loans will still be with Flagstar.

**Q** Will my loan payment that is automatically deducted from my deposit account continue after the transition?

**A** No. This automatic payment will not exist after December 9, 2011. You will need to make alternate arrangements to make your loan payment.

**Q** When will I receive statements for my business checking, savings or business money market accounts?

**A** We anticipate this to be completed within a few weeks after conversion. This statement will be generated as of the close of business on Friday, December 9, 2011 and will cover your account activity during the period from your last statement date until the date of the account transfer, including any applicable interest through Friday, December 9. Your next statement will be issued by PNC Bank and will include your new account number. The first PNC Bank statement will list your account activity beginning with the date of account transfer. From then on, your account statements will be mailed to you on approximately the same date as before the account transfer. To ease the transition, PNC Bank will not begin to charge monthly service charges prior to April 1, 2012.

**Q** What about my Flagstar Business Debit Card?

**A** You will receive a new PNC Bank Visa® Business Check Card with access to the same account(s) currently accessed with your Flagstar Business Debit Card. Your PIN will remain the same as it is today. You may activate your new PNC Bank Visa Business Check Card beginning 8 a.m. (ET), Friday, December 9, 2011. Your Flagstar Business Debit Card will no longer work after 1 p.m. (ET), Friday, December 9, 2011. If you use your Flagstar Business Debit Card to make automatic payments, please contact your merchants/billers to provide them with your new PNC Bank Visa Business Check Card number for transactions scheduled to be debited after December 9, 2011.

**Q** How will interest compound on my business savings, money market, interest-earning checking or sweep accounts when they change to PNC Bank business accounts?

**A** At PNC Bank, interest compounds monthly on all types of interest-earning checking or sweep accounts as well as business money market accounts.

**Q** What will happen to my current treasury management services and/or my other commercial banking products and services?

**A** Your current treasury management services will become PNC treasury management services, offering similar or enhanced features as compared to the services you have today. You may have already received and/or over the coming weeks, you will receive additional information regarding the conversion of each of your treasury management services and/or other banking products and services.

## Frequently Asked QUESTIONS Continued

**Q** I use Flagstar Online Banking and Bill Payment. What do I need to do?

**A** You will receive information on how to access PNC Online Banking<sup>1</sup> later this month. Beginning Monday, December 12, simply go to *pnc.com* and click “Get Started Now.” In just minutes you will be back online managing your business cash flow. We will transfer your Online Bill Pay payees and scheduled payments so you can resume paying your bills online without interruption beginning Monday, December 12, 2011.

<sup>1</sup> To ensure protection of customers’ financial information, PNC Online Banking access is limited to accounts that meet PNC’s access and ownership rules; in general, this means only accounts under the same Tax Identification Number can be viewed within the same online banking session.

**Q** Will I be able to use my money market account to pay bills online?

**A** PNC Bank does not support online bill payments made from a money market account.

**Q** Are my business deposit accounts still FDIC insured?

**A** Your deposit accounts are insured to the maximum permitted by law unless otherwise noted. If you have accounts at both PNC Bank and Flagstar (including deposit accounts opened after December 9, 2011), your Flagstar accounts that transfer to PNC Bank will be separately insured from your PNC Bank accounts for six months after the transfer date. Certificates of deposit will maintain separate insurance for six months, or until the next maturity date, whichever is later. CDs renewed during the six month period with the same terms as the original CD will maintain separate insurance until the renewed CD’s maturity date.

PNC Bank is a leader in providing innovative financial products and services designed to make your banking easy and convenient.

- More than 2,500 branches in 16 states and the District of Columbia
- More than 6,700 ATMs
- Free PNC Online Banking and Bill Pay

## We’re dedicated to making a difference FOR OUR CUSTOMERS

### > BUSINESS BANKING

*A one-stop shop for your business needs*

- **CFO: Cash Flow Options**—making it easy to more effectively manage cash flow and providing tools to help you:
  - Accelerate the collection of receivables
  - Improve the way you make payments
  - Invest excess cash effectively
  - Leverage online information and reporting tools
  - Have access to credit when you need it
- Ranked among the top small business lenders

### > PERSONAL BANKING<sup>1</sup>

*Providing innovative banking solutions...designed to make your life easier*

- **Multiple checking and savings options** to serve your needs
- **PNC Virtual Wallet**<sup>®</sup>—an online interactive money management solution
- **PNC points**<sup>®</sup>—available with select accounts to reward you for most of your everyday purchases
- **A choice of credit cards, loans and credit lines**<sup>†</sup>

### > CORPORATE & INSTITUTIONAL BANKING

*Financing • Treasury management • Capital markets • Global banking services • M&A advisory services*

- One of the top treasury management providers in the U.S.
- Top 5 arranger of traditional middle market loan syndications
- Harris Williams, a leading M&A middle market advisory firm

### > ASSET MANAGEMENT GROUP<sup>2</sup>

*Trust and estate planning • Investment management • Asset management Retirement planning • Private banking • Insurance reviews • Charitable contributions and endowment*

- A top 10 bank wealth manager (*Barron’s*, 2010)

### > RESIDENTIAL MORTGAGE BANKING

*Ranked among the nation’s top 10 retail lenders/servicers*

- **PNC Home Lending Center**—interactive online financing tools and calculators
- **PNC Home Experts**—offering comprehensive needs assessments and home financing solutions
- **PNC Distinctive Service Commitment**—ensures a predictable process from application to closing

<sup>1</sup>See footnote 1 on back page. <sup>2</sup>See footnote 2 on back page.



<sup>†</sup>PNC Mortgage is a division of PNC Bank National Association, a subsidiary of PNC. All loans are provided by PNC Bank, National Association and are subject to credit approval and property appraisal, if applicable.

# We're dedicated to making a difference IN OUR COMMUNITIES AND THE WORLD AROUND US

## PNC is proud to help ensure the long-term vitality of our communities through support of valuable programs like these...

- **PNC Grow Up Great®**—a comprehensive, bilingual school readiness initiative to help prepare children from birth to age five for success in school and life. Through Grow Up Great, PNC offers leadership, advocacy, funding, volunteers and educational resources to help families, educators and community partners enhance learning in a child's early years. Since program inception, more than a million at-risk preschool children have been served, more than \$40 million in grants have been awarded, and PNC employees have volunteered in excess of 215,000 hours in support of early childhood development.
- **Charitable Giving**—More than \$67.5 million was invested in our communities in 2010 through the PNC Foundation and charitable sponsorships. The foundation works with nonprofit organizations to advance mutual objectives in early childhood education and community and economic development.
- **Community Development**—PNC helps boost the quality of life in neighborhoods through affordable housing, economic revitalization and customized financial solutions. PNC has provided annual financing totaling more than \$1 billion to lower-income individuals, small businesses and nonprofit organizations.

## We're committed to protecting our environment...

having more newly constructed green buildings (more than 100) certified by the U.S. Green Building Council than any company on Earth, including:

- **Green Branch® Locations:** In 2002, PNC became the first major U.S. bank to apply green building standards to all newly constructed or renovated retail offices.
- **PNC Firstside Center:** In 2000, the center opened as the nation's largest (nearly 650,000 square feet) LEED® certified building.
- **Three PNC Plaza:** One of the nation's largest mixed-use LEED certified buildings that features office space, hotel, condos and the public PNC Triangle Park.

- **PNC Place:** The 12-story regional headquarters located two blocks from the White House in Washington, D.C. is certified at the LEED Platinum level.

Plus, in 2012, PNC will open one of the first “net zero energy” branches that generates more energy than it consumes. In addition, PNC's new corporate headquarters, opening in 2015 in Pittsburgh, will be the world's greenest skyscraper.

## And we're committed to our associates...

helping them to reach their potential in work and in life, which has been recognized by a number of organizations:

- **Great Workplace Award recipient,** *Gallup* (2009, 2010, 2011)
- **100 Best Companies for Working Mothers,** *Working Mother* (2010, 2011)
- **Top 50 Companies for Executive Women,** *National Association for Female Executives* (2011)
- **Top 125 Companies for Employee Training,** *Training* magazine (2011)





## Who's "PNC"?

The name PNC reflects the combined heritage of two community banks of longstanding—Pittsburgh National Corporation and Provident National Corporation. When the two became one in 1982, their matching initials were chosen as the new company name—PNC.

Since that time, PNC has grown to become one of the largest diversified financial services organizations in the country while building a reputation for high-quality service. And our commitment to providing an exceptional value to customers, employees, shareholders and communities alike has earned us recognition along the way, including...

- **Bank of the Year in the United States**, *The Banker* magazine (2010)
- **Fortune 200 company**, No. 151 on *Fortune* 500 listing (2011)
- **Most Admired Companies**, *Fortune* magazine (2011)
- **Sustainable Cities Award** for eco-friendly business practices, *Urban Land Institute* (2008)
- **Granted trademark for term "Green Branch®"** (2007)
- **CIO 100 for Technology Innovation**, *CIO* magazine (2011)

Visit [pnc.com](http://pnc.com) for detailed information about PNC.

PNC is one of the nation's largest financial services companies in deposits and number of branches.



# Questions about your Flagstar accounts and the transition to PNC Bank?

## Call us at 1-855-225-6826

### Customer Service Center Hours:

Monday – Friday, 7 a.m. to 10 p.m. (ET)

Saturday & Sunday, 8 a.m. to 5 p.m. (ET)

### Closed Major Holidays:

- > New Year's Day
- > Memorial Day
- > Independence Day
- > Labor Day
- > Thanksgiving Day
- > Christmas Day

Learn more at  
[welcometopnc.com/flagstar](http://welcometopnc.com/flagstar)



<sup>1</sup> Bank deposit products provided by PNC Bank, National Association. **Member FDIC.**

<sup>2</sup> The PNC Financial Services Group, Inc. ("PNC") uses the service marks "PNC Wealth Management," "PNC Institutional Investments" and "Hawthorn PNC Family Wealth" to provide investment and wealth management, fiduciary services, FDIC-insured banking products and services and lending of funds through its subsidiary, PNC Bank, National Association, which is a **Member FDIC**, and uses the service marks "PNC Wealth Management" and "Hawthorn PNC Family Wealth" to provide certain fiduciary and agency services through its subsidiary, PNC Delaware Trust Company. Insurance products and advice may be provided by PNC Insurance Services, LLC, licensed insurance agency affiliates of PNC, or by licensed insurance agencies that are not affiliated with PNC; in either case a licensed insurance affiliate will receive compensation if you choose to purchase insurance through these programs. A decision to purchase insurance will not affect the cost or availability of other products or services from PNC or its affiliates. PNC does not provide legal, tax or accounting advice.

Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, National Association, PNC Capital Markets LLC, and Harris Williams LLC. Services such as public finance advisory services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC. Merger and acquisition advisory and related services are provided by Harris Williams LLC. PNC Capital Markets LLC and Harris Williams LLC are registered broker-dealers and members of FINRA and SIPC. Harris Williams & Co. is the trade name under which Harris Williams LLC conducts its business.

Lending and leasing products and services, including card services, Treasury Management, as well as certain other banking products and services, require credit approval.

**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**

**Insurance: Not FDIC Insured. No Bank or Federal Government Guarantee. May Lose Value.**

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for the **ACHIEVER** in us all™

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