



ACHIEVEMENT:
SERVING THE ATLANTA AREA*

A Special Welcome For Our Newest 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 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 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 customer and to helping you achieve your financial goals with ease and confidence.



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. We'll send you detailed information about your 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 1-855-225-6825, stop by any Flagstar branch in your community or visit us at welcometopnc.com/flagstar.

Q When can I begin to use PNC Bank branches for service on my account(s)?

A The Flagstar branches in the Atlanta area will open as 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 deposit account(s)?

A When PNC's acquisition of Flagstar's Atlanta area branches is complete on December 9, 2011, your 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.

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 later this month. If you have a checking account, continue to use your existing checks as you do today. PNC Bank will provide a supply of replacement checks with the new routing/transit and account numbers prior to December 9, 2011. If you opened new checking accounts after September 16, 2011, PNC Bank will provide your supply of replacement checks for these accounts in late December 2011. **At that time, it is important that you begin to use your new PNC Bank checks and destroy your old checks.**

Frequently Asked QUESTIONS Continued

Q Will all of my banking accounts transition to PNC Bank?

A Deposit accounts, including checking, savings and money market accounts, CDs and IRAs, will transition to PNC Bank on December 9, 2011. However, certain deposit accounts opened over the Internet may remain with Flagstar and not transition to PNC Bank. Other types of accounts, such as loans and credit cards, will still be serviced by Flagstar. You will receive a detailed listing of your accounts that will become PNC Bank accounts later this month. Until then, please continue to utilize those Flagstar accounts as you do now, using the same account numbers, telephone numbers and online sites.

Q I have direct deposit and/or an auto debit from my account. How will this be affected?

A You will need to update your information for any established direct deposit and direct debit with the payor or payee for each transaction, providing the new PNC Bank routing/transit and account number for use beginning December 12, 2011. For example, to accommodate the direct deposit of your paycheck, you will want to contact your Human Resources office to give them the new PNC Bank account information to ensure uninterrupted service. We'll send your new routing/transit and account numbers with your personalized account information package later this month.

Q Are my 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 Flagstar and PNC Bank (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.

Q Will I receive a new debit card?

A Yes. We'll send you a PNC Bank Visa® Check Card or Banking Card in mid-November, including complete activation instructions. Your personal identification number (PIN) will remain the same as it is today. You may activate your new PNC Bank Visa® Check Card beginning 8 a.m. (ET) Friday, December 9, 2011. Your Flagstar Bank Debit Card will no longer work after 1 p.m. (ET) December 9. If you use your Flagstar Bank Debit Card to make automatic payments, please contact your merchants/billers to provide them with your new PNC Bank Visa® Check Card number for transactions scheduled to be debited after December 9.

Q I use Flagstar Online Banking and Bill Pay. How do I access PNC Online Banking and Bill Pay?

A You will receive information about how to access PNC Online Banking¹ 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 personal finances. We will transfer your Online Bill Pay payees and scheduled payments so you can resume paying your bills² and managing your accounts online without interruption beginning Monday, December 12, 2011.

¹ 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.

² Online Bill Pay must be linked to an eligible checking account.

Q When will I receive statements for my checking, savings or money market account(s)?

A You will receive a final statement from Flagstar shortly after the account transfer date. 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 previous 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 from the date of account transfer through your next statement date. From then on, your account statements will be mailed to you on approximately the same date as before the account transfer.

Q How do I access my accounts over the phone?

A Beginning Monday, December 12, 2011, call PNC Bank toll-free at 1-855-225-6825. Simply follow the prompts to access your account balances and recent activity.

We're dedicated to making a difference FOR OUR CUSTOMERS

> PERSONAL BANKING¹

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

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

> BUSINESS BANKING

A one-stop shop for your business needs

- CFO: Cash Flow Options—making it easy to more effectively manage cash flow
- Ranked among the top small business lenders

> 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 GROUP²

*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 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

¹See footnote 1 on back page. ²See footnote 2 on back page.

[†]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.



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 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 for detailed information about PNC.

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



PNC BANK

for the **ACHIEVER** in us all™

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

Call us at 1-855-225-6825

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

¹ Bank deposit products provided by PNC Bank, National Association. **Member FDIC.**

² 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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