



> Beth Correa xxxxxx xxxx xxxxxx xxxxxx

Exercise Financial Fitness

Keep your body and finances in great shape for life's long roads

Most of us would never slip on running shoes and set off to race a marathon with no planning or training. But, by setting goals and logging training miles, we can achieve the fitness required to run the long race.

The same is true for financial fitness, Beth Correa of Flagstar Bank says. Are you toned up and ready to face the New Year in great financial shape, or do you need a training plan? Don't sweat it—follow our tips, and get fiscally fit.

Warm Up. What does your day-to-day banking cost? "Take some time to review your account. If you are paying service fees, now is the time to look for a lower-cost alternative," Correa says. Flagstar Bank offers a new set of Simply You deposit products, without monthly maintenance fees, saving you money and helping you achieve your fitness goals more quickly.

Strength Training. Decrease debt to even out the balance between spending and saving. It helps to pay close attention to your interest rates, Correa suggests. "Review your mortgage interest rate and terms. You could save money by

refinancing with Flagstar Bank, as interest rates are at an all-time low, or consider paying down high-interest credit card balances with a smart home-equity line of credit product from Flagstar," she says.

Cardio. A strong heart ensures a healthy future, but what's keeping you moving toward equally strong financial fitness? "Many plan more for a vacation than they do for their retirement," Correa says. "Just like a treadmill can keep you in shape during rainy weather, good planning can keep you financially strong for future big-ticket spending, like purchasing a home,

sending kids to college and retirement." Sit down with a Flagstar banker and discuss your goals. It's all part of your training plan.

Blast the Fat. Wouldn't it be nice to know exactly how much you spend and on what? Flagstar's new FinanceWorks tool links your bank account and credit card statements, so you can see exactly where you stand financially, Correa says. With FinanceWorks, you can create a household or personal budget that allows you to spend ... and save, too. Now you're looking strong!

About Beth Correa

As senior vice president, market manager for southeast Michigan, and with 25 years of banking experience, Beth Correa supports 37 Flagstar branches. Correa knows that because women are mothers, business owners, household chief financial officers (and marathoners!),

their banks should work hard to reduce any stress that money matters can cause. From personal deposit accounts to mortgages to business loans, Flagstar Bank's goal is to build relationships and provide smart products to keep clients fiscally fit for life.

To find a Flagstar branch near you, visit us at www.flagstar.com, or call 800.642.0039. For media inquiries, please email media@flagstar.com.

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