

Boost Your Financial Fitness *for the Long Run*

Enjoy a strong, healthy financial future by pumping up your economic force today



Most of us would never slip on running shoes and set off to race a marathon with no planning or training. Yet, 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. In mid-December, Flagstar Bank will launch a new set of checking and savings products that will reward the relationship, not the number of transactions you complete. "That means not only do you have choices, but the focus is on your financial needs as they grow," Correa says.

STRENGTH TRAINING

Correa suggests decreasing debt to even out the balance between spending and saving. "It helps to pay close attention to your interest rates," Correa says. "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 home equity line of credit."

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."

Now's the perfect time to sit down with a Flagstar banker and discuss your goals. It's all part of your training plan.

About Beth Correa



As a Flagstar senior vice president, market manager with 25 years of banking experience, Beth Correa manages 37 of the 75 Flagstar branches in Southeast Michigan.

Correa knows that women wear many hats. That's why their bank should work hard to reduce the

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 learn more, contact Beth Correa at beth.correa@flagstar.com



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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