NEW YORK COMMUNITY BANCORP, INC. UNVEILS REFRESHED LOGO & BRAND IDENTITY FOR THE NEW FLAGSTAR BANK

NEW LOGO UNITES LEGACY COMPANIES UNDER A SINGLE NAME AND CUSTOMER-CENTRIC BRAND

Hicksville, N.Y., September 12, 2023 – New York Community Bancorp, Inc. (NYSE: NYCB) (the “Company”) and its subsidiary, Flagstar Bank, N.A., (“Flagstar”), today unveiled a modern new visual identity and logo combining the best elements of the three legacy banks. It follows the acquisitions of Flagstar Bancorp, Inc. and Signature Bank by NYCB and signals the unification of the three companies under the Flagstar name and their commitment to helping customers, clients, and communities to take charge and thrive.

Thomas R. Cangemi, President and Chief Executive Officer, said, “Energy and movement are a constant in today’s world and vital to financial success. That’s what our new identity is centered on—creating an energy from the strength of our people, expertise, and acumen. The star in our new logo stands for customer-centricity, the bedrock of our new identity. It’s symbolic of a multi-dimensional financial journey, the relationships we foster, and the unique energy we share in working together to thrive.”

The Energy from the New Logo and Star: The large outer star — Flagstar’s North Star — creates a sense of power, responsibility, aspiration, and purpose, with its points signaling strength and stability. The inner star symbolizes Flagstar’s relationship with customers and clients — who are at the center of all we do. The lowercase “flagstar,” combined with clean, crisp edges, communicates a less formal, more approachable financial institution.

A Distinctive Color Palette: The bold colors speak to the history of legacy New York Community Bank, infusing heritage colors with an updated, energetic feel. Black or white backgrounds create a backdrop from which the Flagstar name can rise forward, with shades of orange and yellow set into motion within the star signifying a strong presence, action, and forward motion.

“The design and energy from our logo, when combined with the modern feel of the new Flagstar brand is exciting, and filled with possibilities,” said Reggie Davis, President, Consumer and Corporate Banking. “We want customers, clients, and communities to feel a sense of empowerment from Flagstar and connect to its bold, sophisticated, yet human feel, which is what our new branding aspires to communicate.”

The Company selected the logo after a lengthy research-driven process, including testing and feedback, and targeted third-party surveys in its core markets.

While the new logo and identity will not be fully rolled out until systems are converted in the first quarter 2024, customers and clients will start to see the fresh look across digital and traditional platforms, in advertising, and importantly, through a complete redesign of Flagstar’s more than 400 branches to boldly communicate the energy they will deliver. Until then, NYCB and Flagstar will continue to serve customers and clients through their respective branches and brands, websites, mobile apps, and relationship managers.
About New York Community Bancorp, Inc.

New York Community Bancorp, Inc. is the parent company of Flagstar Bank, N.A., one of the largest regional banks in the country. The Company is headquartered in Hicksville, New York with regional headquarters in Troy, Michigan. At June 30, 2023, the Company had $118.8 billion of assets, $84.9 billion of loans, deposits of $88.5 billion, and total stockholders’ equity of $11.1 billion.

Flagstar Bank, N.A. operates 436 branches, including strong footholds in the Northeast and Midwest and exposure to high growth markets in the Southeast and West Coast. Flagstar Mortgage operates nationally through a wholesale network of approximately 3,000 third-party mortgage originators. In addition, the Bank has 132 private banking teams located in over 10 cities in the metropolitan New York City region and on the West Coast, which serve the needs of high-net worth individuals and their businesses.

New York Community Bancorp, Inc. has market-leading positions in several national businesses, including multi-family lending, mortgage origination and servicing, and warehouse lending. The Company is the 2nd largest multi-family portfolio lender in the country and the leading multi-family portfolio lender in the New York City market area, where it specializes in rent-regulated, non-luxury apartment buildings. Flagstar Mortgage is the 8th largest bank originator of residential mortgages for the 12-months ending June 30, 2023, while we are the industry’s 5th largest sub-servicer of mortgage loans nationwide, servicing 1.6 million accounts with $426 billion in unpaid principal balances. Additionally, the Company is the 2nd largest mortgage warehouse lender nationally based on total commitments.