

To whom it may concern,

I am pleased to recommend the Flagstar Bank located in St. Joseph, Michigan, for its commitment to providing reliable financial services and relationship-focused banking solutions. With roots dating back more than 160 years, the bank has grown into one of the nation's leading regional financial institutions while continuing to emphasize personalized service, innovation, and long-term customer relationships.

Flagstar Bank offers a wide range of financial services, including personal and business banking, mortgage lending, commercial banking, wealth management, treasury services, and digital banking solutions. Its strong presence in mortgage lending and commercial banking has helped position the institution as a trusted financial partner for both consumers and businesses.

What sets it apart is how its team of experts balance large-scale financial capabilities with a community-focused approach to customer service. They emphasize local relationships, responsive support, and customized financial solutions tailored to each client's goals. Their continued investment in innovation, infrastructure, and community engagement reflects a long-term commitment to helping customers succeed financially while adapting to the evolving banking industry.

I highly recommend Flagstar Bank for its professionalism, financial expertise, and dedication to delivering dependable banking and lending solutions that support long-term growth and financial confidence.

Sincerely,

Jerry Sarno
Strategic-Partner
Schooley Mitchell