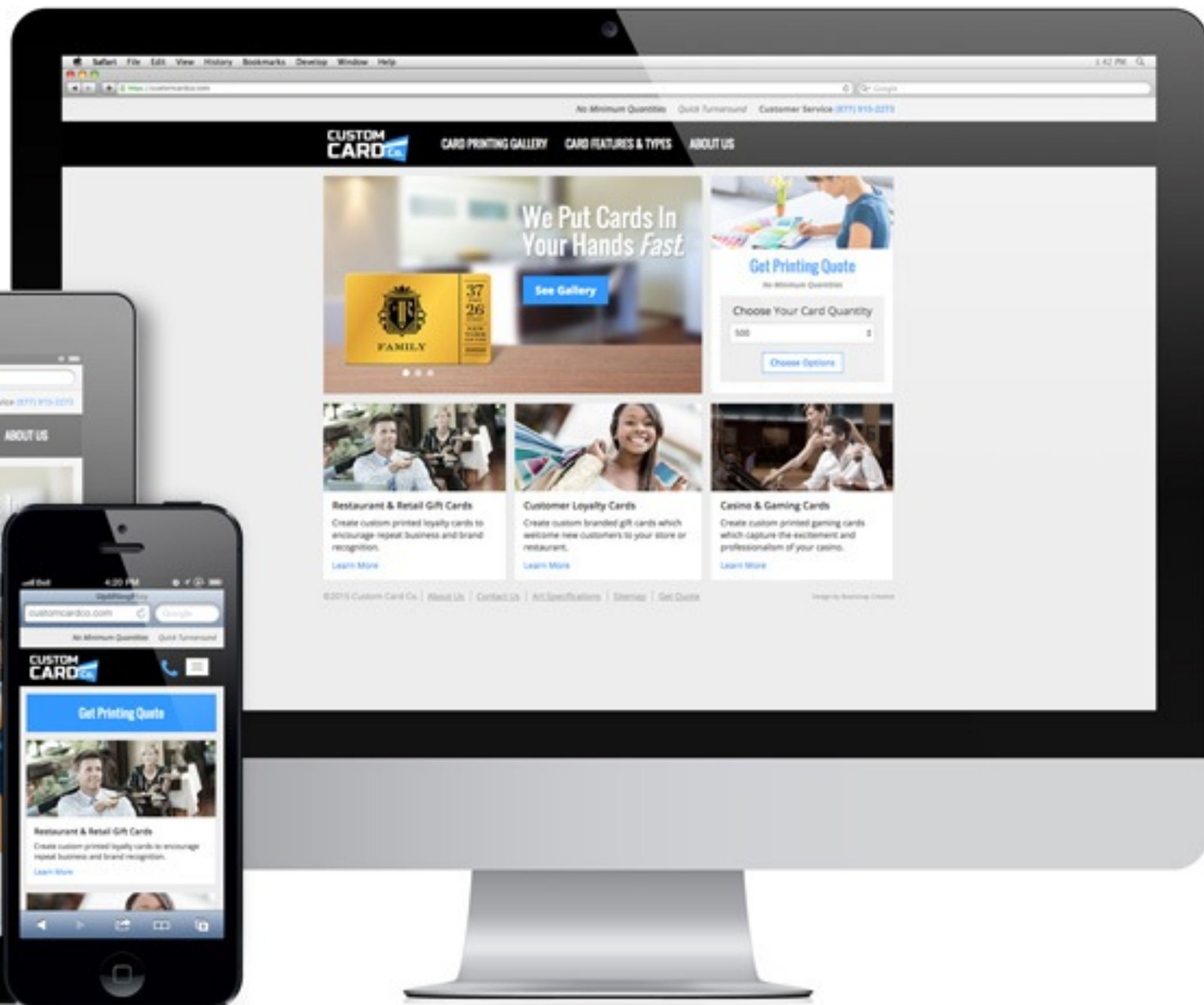
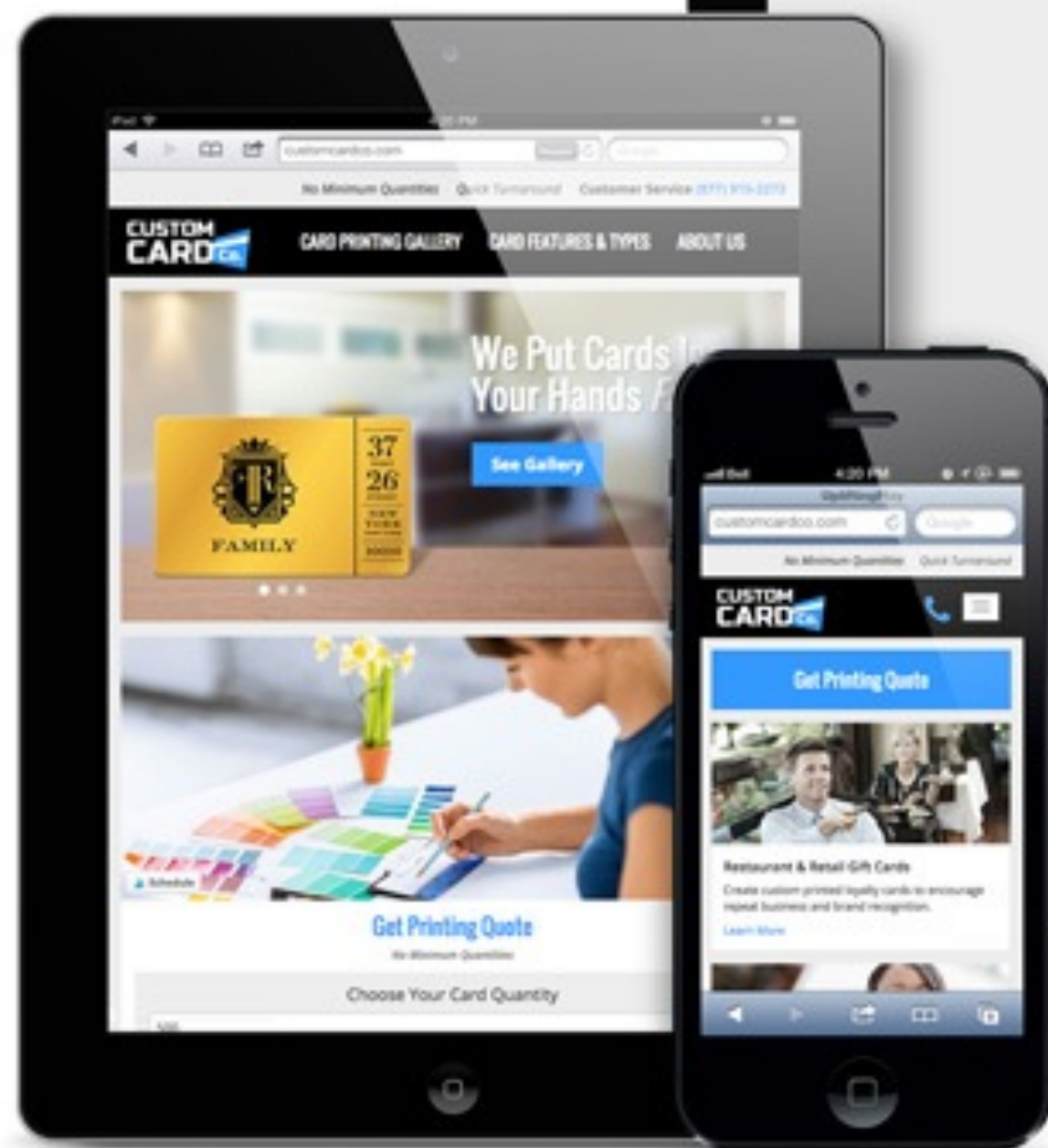


design





Search

[Locations](#) | [Contact Us](#) | [Help](#)

Personal

Business

About Us

Bank

Borrow

Invest

Plan

New? [Sign Up](#)[Log in to your account](#)

Home Equity Line of Credit

Now is the time to remodel your home,
consolidate debt, or pay for education expenses.

[Learn More](#)

AS LOW AS

2.74%
APR¹[View the entire Flagstar financial products and services portfolio](#)[Fraud Information Center](#)**GEARED
2 SAVE**
LOAN EVENT**Limited-time
offer.**

Get a **0.25%** rate
discount¹ on an auto,
boat, RV, motorcycle,
or snowmobile loan.

[Learn More](#)**Be the first
to know.**

Register to receive
emails and learn
the latest from
Flagstar Bank.

[Sign Up](#)**Mortgage Rates**
*as low as***3.505%**
APR[Learn More](#)



Search

[Locations](#) | [Contact Us](#) | [Help](#)

Personal

Business

About Us

Bank

Borrow

Invest

Plan

New? [Sign Up](#)[Log in to your account](#)

Home Equity Line of Credit

Now is the time to remodel,
consolidate debt, or pay for

[Learn More](#)[View the entire Flagstar financial products](#)

Quick Guides
Financial Checklist
Find a Financial Consultant
Paying for College
Getting Ready to Retire
Buying Insurance
Investing for Retirement
Cash and Debit Management
Investing and Investments
Buying and Selling a Home
Running Your Business
Major Life Events
Planning Your Estate
Your 401(k)
Career Transition

Let's talk about
your goals.

[Find a Financial Consultant](#)

4%

APR*

[Fraud Information Center](#)

**GEARED
2 SAVE**
LOAN EVENT

Limited-time
offer.

Get a **0.25%** rate
discount¹ on an auto,
boat, RV, motorcycle,
or snowmobile loan.

[Learn More](#)

Be the first
to know.

Register to receive
emails and learn
the latest from
Flagstar Bank.

[Sign Up](#)

Mortgage Rates
as low as

3.505%

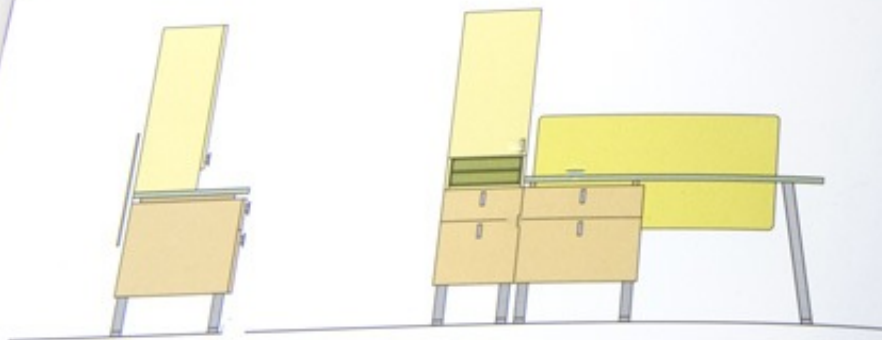
APR

[Learn More](#)

content.furniture
sustainability at work



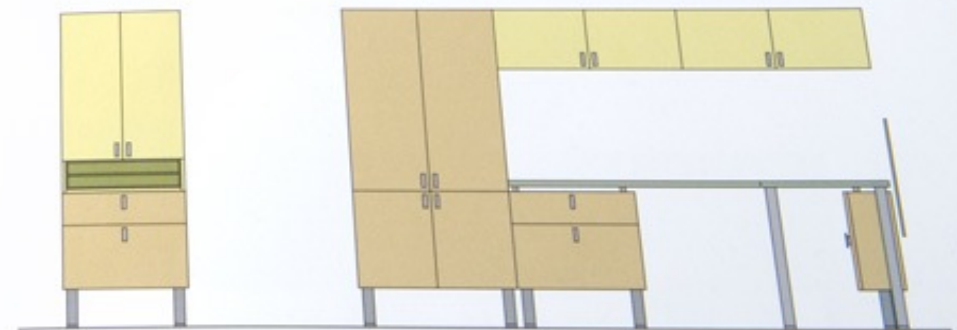
A new offering for those exploring **casegoods** furniture in general, as well as those specifically targeting sustainability."



Powder-coated steel legs



Tactile upper cabinet corkboard surface





SimplyYou

Enjoy these perks on all Flagstar personal checking accounts

- Online Banking and Bill Pay
- Free Flagstar Visa® debit card or Flagstar ATM card
- Free access to a network of more than 50,000 ATMs worldwide
- Free Mobile Banking app¹
- 24-hour Telephone Banking at (888) 248-6423
- Unlimited check writing (no per-check fee)
- Free FinanceWorks™—a suite of online financial tools
- Free annual investment review
- Free annual mortgage analysis
- Purchase Rewards when you use your Flagstar Visa® debit card — earn personalized cash-back offers²
- Optional Automatic Savings Plan — transfer money directly from your checking account into savings

Real keepers on Flagstar personal savings and money market accounts³

- Online Banking and Mobile Banking¹
- Free access to a network of more than 50,000 ATMs worldwide
- No minimum to open⁴
- Free 24-hour Telephone Banking at (888) 248-6423
- Optional Automatic Savings Plan — transfer money directly from your checking account into savings

Preferred CD rates⁵

- Get a higher CD rate by maintaining \$5,000 or more in combined personal checking, savings, and money market accounts

flagstar.com/whyflagstar

¹Not all devices may be supported. ²HELOC and IOLTA accounts are not eligible. ³In compliance with federal law, the number of savings or money market account withdrawals are limited to 6 per month, unless the withdrawals are made at a branch, an ATM, or by mail. ⁴Minimum \$1 deposit to open a savings or money market account online. Minimum \$50 deposit to open an IRA savings account at any Flagstar branch. ⁵Excludes promotional rates. ⁶Interest rates are tiered to a maximum amount. Visit a branch or flagstar.com to view our interest rates. ⁷Based on Average Daily Balance. We reserve the right to change account benefits at any time. ⁸Subject to loan approval. Excludes mortgages. ⁹Once per year, receive a free box of Flagstar custom checks or 50% off any other check style.

FinanceWorks is a trademark of Intuit, Inc.

 EQUAL HOUSING LENDER Member FDIC ¹5407V10/04/12



Checking

SimplyChecking

Keep things simple.

- No monthly service fee
- No minimum balance required
- View your statement online at no cost; paper statements are available for a \$2 monthly fee
- Minimum \$50 deposit to open

SimplyPlus Checking

Build a nest egg.

- The higher the balance you maintain, the higher the interest rate⁶
- \$10 monthly service fee waived with a \$1,000 balance⁷ or a \$5,000 balance⁷ in combined personal checking, savings, money market, and CD accounts
- Flagstar \$2.50 ATM transaction fee waived when you use another bank's ATM (two times per statement cycle)
- 0.25% rate reduction on personal loans and home equity lines of credit (HELOCs)⁸
- Paper statements are available at no charge
- Mistakes happen—Flagstar will refund the fee on one overdraft item per year (upon request)
- Minimum \$50 deposit to open

If you're 50 or over:

- There's no monthly balance required, no monthly service fee, and this account includes free checks⁹

SimplyMax Checking

Go for it all.

- Our highest checking account interest rates⁶
- \$25 monthly service fee waived with a \$5,000 balance⁷ or a \$25,000 balance⁷ in combined personal checking, savings, money market, and CD accounts
- Flagstar \$2.50 ATM transaction fee waived when you use another bank's ATM (unlimited)
- 0.25% rate reduction on personal loans and HELOCs⁸
- Paper statements are available at no charge
- Mistakes happen—Flagstar will refund the fee on one overdraft item per year (upon request)
- We'll refund up to \$20 per statement cycle in ATM fees charged by other banks (upon request)
- We'll waive the \$75 annual HELOC fee if you keep a funded balance in your HELOC of \$10,000 or more
- Free box of Flagstar checks or 50% off any other check style⁹
- Fee-free cashier's checks and money orders
- Free ID Protect Program
- Minimum \$50 deposit to open



Savings & Money Market

SimplySavings

All about flexibility.

- \$3 monthly service fee is waived when paired with a Flagstar checking account or when a \$300 balance⁷ is maintained

SimplyMoneyMarket

Interest and access.

- The higher the balance you maintain, the higher the interest rate⁶
- \$10 monthly service fee is waived when paired with a Flagstar checking account or when a \$5,000 balance⁷ is maintained
- You can write checks from this account (restrictions apply)

SimplyMax Savings

Great earning power.

- The higher the balance you maintain, the higher the interest rate⁶
- \$25 monthly service fee is waived when paired with a Flagstar checking account or when a \$25,000 balance⁷ is maintained



SimplyKids Savings

Teach them the ropes.

- No minimum balance or monthly service fee
- Higher interest rate on the first \$500 deposited
- Can be opened for kids and young adults up to 23 years of age

IRA Savings Account

Grow at your own pace.

- Offers an easy option to deposit to an IRA a little at a time
- An ideal account to deposit your transfer or rollover IRA or 401(k) while you make longer-term investment decisions
- \$5 annual fee covers all accounts under the retirement plan
- Minimum \$50 deposit to open

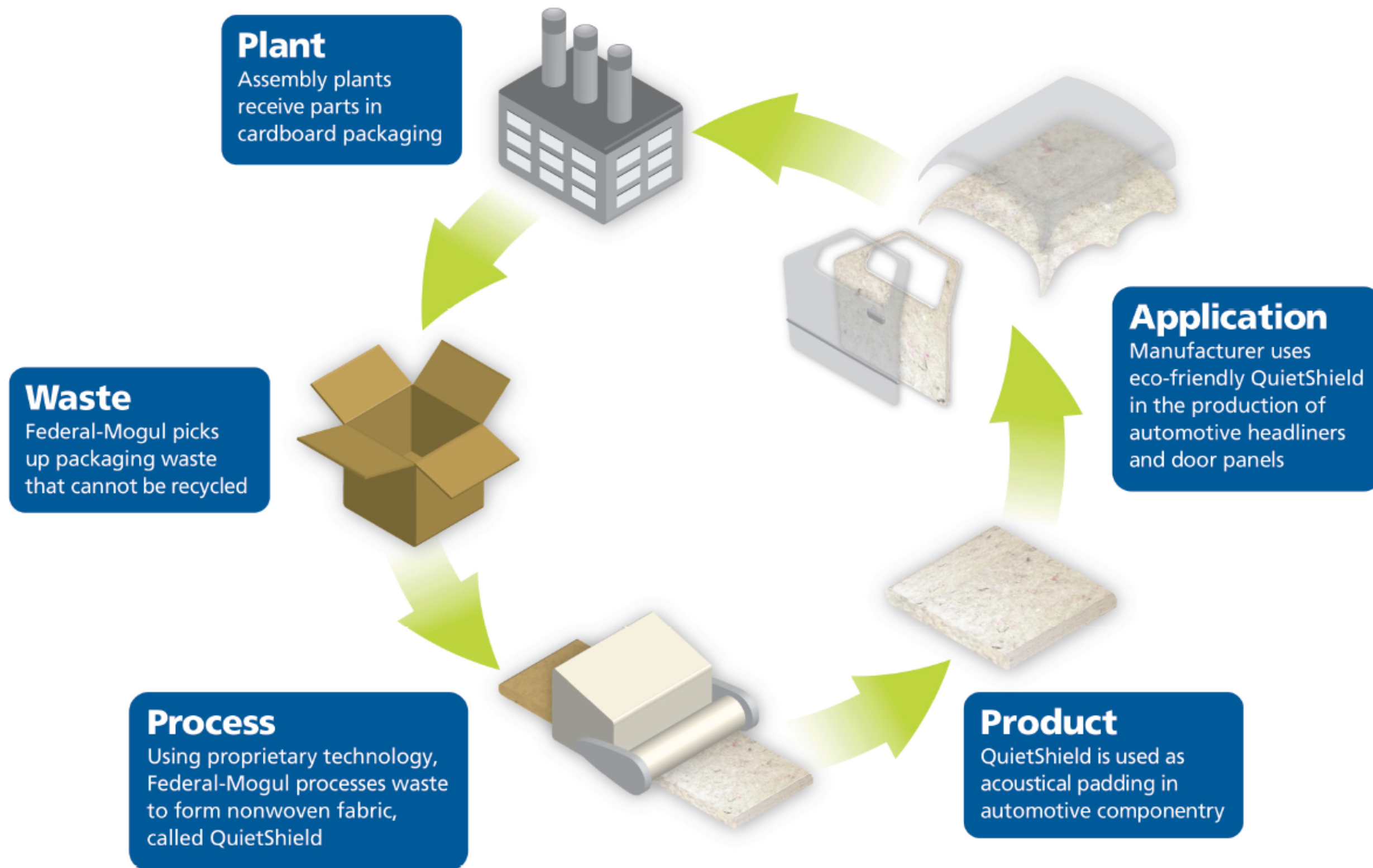
Flagstar®
Bank



Royal Park Hotel

INTERNATIONAL





Go Blue with every purchase.



Introducing the new University of Michigan Athletics banking accounts and debit cards from Flagstar Bank.

Choose from one of three Michigan-branded debit cards:

- M card
- Big House card
- Winged Helmet card

Whether you're a current student, alum, or a fervent fan, we have what you need:

- Online Banking and Bill Pay
- Free access to a network of more than 50,000 ATMs worldwide
- Free mobile banking app¹
- Designer U-M checks

And of course, you'll show your Michigan pride with every purchase.

HAIL! Checking

Looking to keep things simple? Here's a no-nonsense account that gives you the ability to make purchases, write checks, and access your cash—all with the style of a super fan.

Key account features:

- No monthly service fee
- No minimum balance required
- Free mobile banking app¹
- Online Banking and Bill Pay

AMAZING Savings

We get it. You're a student and looking to save for the future, but may not have a lot right now. That's okay! Amazing Savings² is the account for you. You'll even earn higher interest on your first \$500 deposited.

Key account features:

- No monthly service fee
- No minimum balance required

Flagstar[®] Bank 
An Official Partner of Michigan Athletics



Flagstar[®] Bank 

An Official Partner of Michigan Athletics

Visa U.S.A. Inc. All checking accounts require a \$50 deposit branch for details. ¹Interest rates are tiered to a maximum on Average Daily Balance. Unlike many other banks, we use monthly service fees on all of our deposit accounts. This means service fee as long as your Average Daily Balance for the entire loan approval. Excludes mortgages. ⁴Once per year, receive statement cycle refunded upon request.

Your Guide To Racing Excitement

2012 Chevrolet Detroit Belle Isle Grand Prix

Flagstar
Bank



Get pumped up!
You're our special guest

Look in the enclosed envelope for your Chalet pass
to the 2012 Chevrolet Detroit Belle Isle Grand Prix.



Flagstar
Bank

Equal Housing Lender Member FDIC



Your ticket to racing
excitement is inside.

Flagstar
Bank



ELECTRIC
VEHICLE
CHARGING
STATION

40 Miles
ALL ELECTRIC RANGE

FEV

ReEV
RANGE-EXTENDED
ELECTRIC
VEHICLE

DELPHI

PIERBURG
PUMP TECHNOLOGY

UQM

FEV Developed
Range-extended
Electric Vehicle
(ReEV) Concept
with 40+ Miles All-Electric Range



FASTSMARTGREEN
Accelerating Innovation into the new reality

FEV
www.fev.com



DESKING

SEATING



who is worksphere?

WorkSphere

choice
speed
simplicity

You want it. We've got it.

© 2006 Steelcase, Grand Rapids, Michigan. The WorkSphere is a trademark of Steelcase, LLC. Following our commitment to a healthy environment, this folder is printed on paper containing 15% post-consumer recycled fiber.

bay™

Design by: Brian Kane and Mark Kapka

This expressive collection of tables from Brian Kane and Mark Kapka thoughtfully balance yet classic design while providing the flexibility and durability needed for today's learning. The legs are mechanically height adjustable with an allen wrench so its easy to adjust, but they could move them on their own.



Round top with casters



Trapezoid top



Rectangular top with casters



Kidney top with modesty panel

SPECIFICS

- Stylish height-adjustable powder-coated in steel or charcoal
- Table height adjustable 22"-30" in 1" increments
- Standard perforated laminate top with 2mm vinyl edge and friendly 2" radius

SIDE DISHES

Add some accessories to make your table ultra-functional.



See the Techno and Accents pages for more options and info.

AVAILABLE SIZES



Custom

sustain™

Design by: WorkSphere Design Team

WorkSphere believes in treating the earth the way we would want to be treated. With respect and care. That means having standard offerings that are good to the earth as well. Sustain tables answer the call. Linoleum, sunflower board, or wheat board tops are all options we can offer. Pair your Sustain table with our aluminum or plywood seating, and you've got a sustainable story to tell.



Stained wheat board top



Sunflower top

BASE OPTIONS



Arch X base



Bay base



Rise height-adjustable base



Rise stationary base

EARTHY LINGO

Linoleum:

All-natural product from Forbo made of reclaimed content, including linseed oil, rosin binders, ground cork, wood flour, mineral fillers and non-toxic pigments. Emits no harmful VOCs or carcinogens and inhibits bacteria growth.

Sunflower Board:

Renewable sunflower seed, an agricultural fiber by-product. Creates a distinctive pattern reminiscent of burl wood.

Wheat Board:

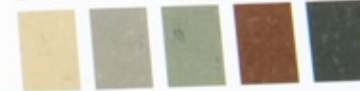
Renewable wheat straw, an agricultural fiber by-product. Offers a rich golden alternative to traditional hardwoods.



Wheat board and sunflower tops

EARTH FRIENDLY TOPS

LINOLEUM



SUNFLOWER BOARD



WHEAT BOARD



Please call your WorkSphere representative for availability and pricing.

AVAILABLE SIZES



24-72"



24-60" round

Custom shapes and sizes available.

WorkSphere™
a StelterPartners company

616.451.7800

© 2006 WorkSphere is a trademark of StelterPartners®, LLC.
WSTB

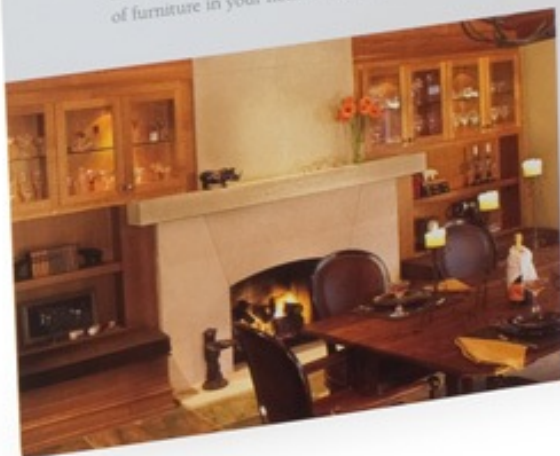
WorkSphere™
a StelterPartners company



Why Choose Us

Cole Wagner Cabinets (CWC) does not simply build your custom project but can and will help through each stage of its process. We are a "one stop" cabinet shop and we have the ability to design, craft, finish, and install not only custom cabinetry but custom furniture as well. All of our cabinets are built in-house at our Rochester Hills facility which gives our clients the opportunity and the flexibility to be involved in each phase of development.

CWC offers a number of custom countertops from a variety of materials and different manufacturers. These options include quartz by Silestone, Cambria, Zodiax, and Technistone, granite, natural stone, Corian, laminate, stainless steel and wood in any species. We also use Richlite, a recycled paper countertop product that is not only environmentally friendly but available in a vast assortment of colors to match any design. We have a selection of cabinet door styles to choose from and custom styles are also available. In addition to new doors, we are able to custom match any existing cabinet doors or pieces of furniture in your home or office.



We have our own state-of-the-art finishing booth that allows us to customize the finish on each individual project. These custom finishes include paint matching, staining, distressing, and glazing. If your project requires a more detailed, handcrafted finish we are able to do hand planing and oil rub finishes. Whatever finish you desire, we will work with you to develop the look you seek.



If custom cabinetry is not what you are looking for, you have the option to choose from a line of manufactured cabinets. CWC is also a licensed Merillat® cabinets dealer. We have access to all three of their cabinet lines and they are available in a variety of price levels to fit any budget.

Our services include, but are not limited to the following:

- Custom Cabinetry
- Kitchens
- Libraries & Bookcases
- Wine Cellars
- Garage Cabinets
- Closet Organizers
- Furniture
- Paneled Walls
- Wainscoting
- Millwork & Moldings
- Custom Countertops & Doors



Green Aspect

Not only are our customers important to us but the environment is also a priority to our company. At CWC we are continually incorporating and researching products and resources that are certified green. Recycling is an important part of our daily business routine from office supplies to wood waste from each project. All of our finish waste is recycled into roofing materials and caulks, and the waste from our doors and drawers is reused for animal bedding, landscape mulch and energy for power plants. Our finishes have low VOCs and the plywood we currently use is made with glue that does not contain formaldehyde.



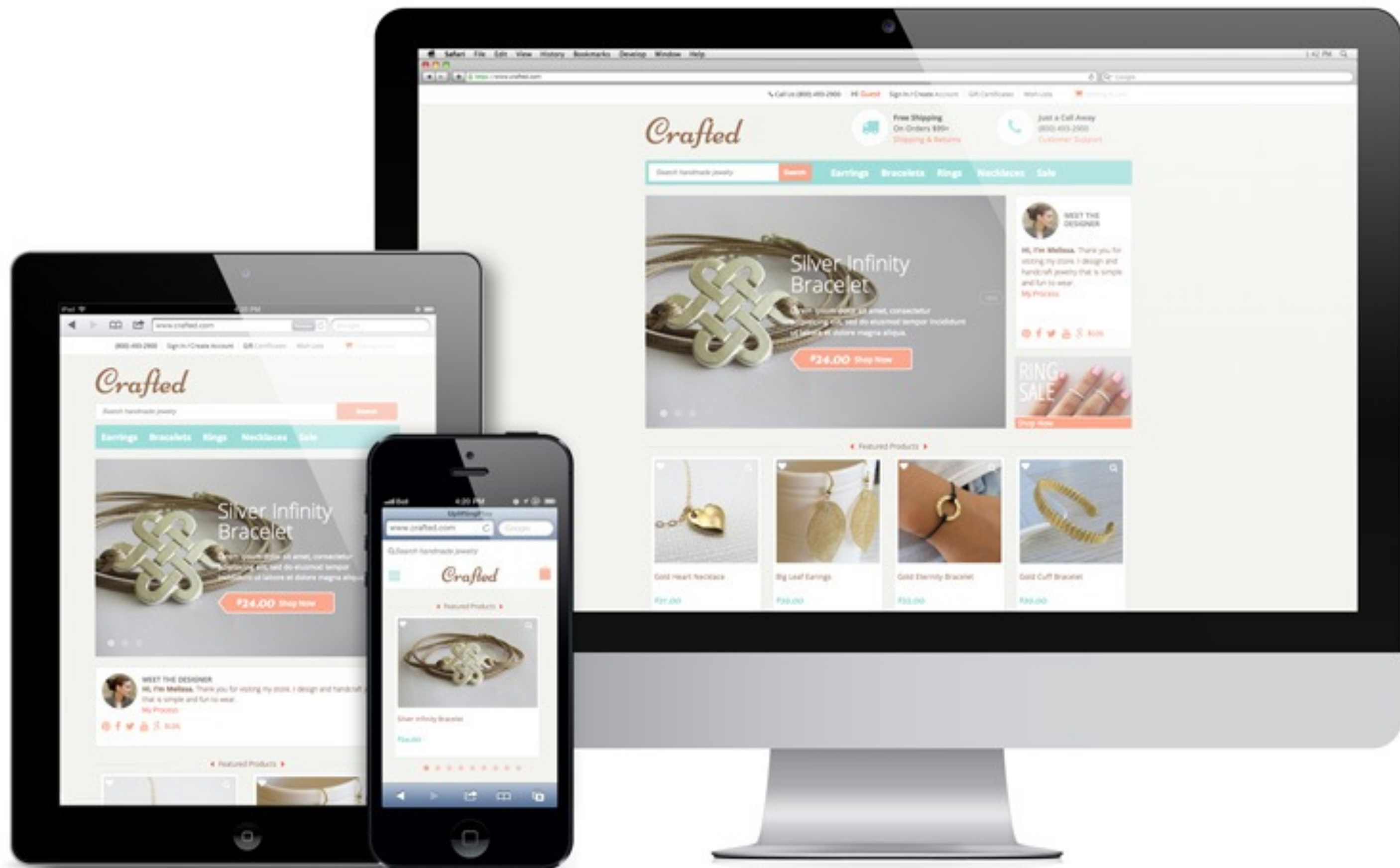
Closing Thoughts

By choosing CWC you will acquire beautiful, high-quality cabinetry and furniture that will last a lifetime. You will have professional design help through the beginning stages and final approval on all aspects of the project before it goes into production. We are committed to serving our clients with professionalism and courtesy no matter what your needs may be. CWC will not only design and build your dream but will be available to assist you if there is ever a need to repair your product.

If you are considering a project and would like to discuss a proposal with CWC please contact our office at (248)832-2406.

We look forward to working with you in the future and hope you will think of us for all your woodworking needs.







Jacob Lett

Web design and digital marketing specialist

jacob@jacoblett.com | (586) 258-8627 | jacoblett.com