



**Information for  
Business Accounts**



## **Basic Business Checking**

This business checking account with limited transactions is available to all business entities. The statement cycle is monthly.

You must deposit \$100.00 to open this account.

A monthly maintenance fee of \$7.00 will be imposed every statement cycle if the minimum daily balance falls below \$1,000.00 on any day of the statement cycle.

A service charge of \$.50 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of this account, and deposited item) in excess of 100 during a monthly statement cycle.

Cash handling (incoming) - first \$10,000.00 at no charge; thereafter, \$1.00 per \$1,000.00 will be imposed.

## **Business Checking**

This economy business checking account with limited transactions is available to start-up and small businesses.

You must deposit \$100.00 to open this account.

A monthly maintenance fee of \$15.00 will be imposed if the minimum daily balance falls below \$5,000.00 on any day of the statement cycle.

A service charge of \$.50 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of this account, and deposited item) in excess of 250 during a monthly statement cycle.

Cash handling (incoming) - first \$10,000.00 at no charge, \$1.00 per \$1,000.00 thereafter.

## **Commercial Checking**

You must deposit \$500.00 to open this account.

A monthly maintenance fee of \$20.00 will be imposed every statement cycle.

The following transaction/item fees will apply:  
\$.10 each incoming ACH transaction; \$.50 each deposit transaction; \$.15 each debit transaction; \$.06 each on-us deposited item; and \$.12 each for all other deposited items.

Cash handling: (incoming) - first \$10,000 at no charge; \$1 per \$1,000 thereafter.

FDIC assessment: annual rate of \$.12 per \$100 ledger balance.

Balance and transaction-related fees may be waived for accounts owned and held by non-profit organizations and corporations.

## **Business CheckPlus Checking**

This interest-bearing business account is available only to qualified sole proprietorships and non-profit organizations.

You must deposit \$500.00 to open this account.

A monthly maintenance fee of \$10.00 will be imposed every statement cycle.

A posted item fee of \$.15 will be charged for each check/debit posted.

A deposited item fee of \$.12 will be charged for each item deposited.

A fee of \$.10 for each incoming ACH transaction will be charged.

The statement cycle is monthly and interest will be compounded and credited monthly.

We reserve the right to require seven (7) days' prior written notice of your intent to withdraw funds from this account. While the Bank reserves this right, it is not our general policy to exercise it.

## **Business Savings**

You must deposit \$200.00 to open this account.

Variable rate is determined by Sterling Bank based on market conditions.

A \$6.00 maintenance fee per quarter will be imposed if minimum daily balance is below \$200.00. First three (3) withdrawals at no charge, \$2.00 each thereafter per quarter.

The statement cycle is quarterly and interest is compounded and credited quarterly.

We reserve the right to require seven (7) days' prior written notice of your intent to withdraw funds from this account. While the Bank reserves this right, it is not our general policy to exercise it.

## **Business Money Market**

This tiered interest-bearing money market account is available to all business entities. The statement cycle is monthly and interest is compounded and credited monthly. You must deposit \$500.00 to open this account.

A monthly maintenance fee of \$15.00 will be assessed if the minimum daily balance falls below \$2,500.00 on any day during the statement cycle.

A fee of \$.10 will be charged for each incoming ACH transaction.

Checks and other withdrawals are limited in number under provisions of federal regulations.

You are permitted to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account of yours at Sterling or to a third party by means of a preauthorized transfer.

An excess debit fee of \$10.00 will be charged for each transaction in excess of the above.

In the event that the account activity exceeds the debit limitations for any three (3) statement cycles in a 12-month period, the account will be changed to a non-interest-bearing checking account or an interest-bearing checking account for which you qualify.

We reserve the right to require seven (7) days' prior written notice of your intent to withdraw funds from this account. While the Bank reserves this right, it is not our general policy to exercise it.

### **High-Yield Business Money Market**

This tiered interest-bearing money market account is available to all business entities.

You must deposit \$25,000.00 to open this account.

The statement cycle is monthly and interest is compounded and credited monthly.

A monthly maintenance fee of \$15.00 will be imposed if the minimum daily balance falls below \$25,000.00 on any day during the statement cycle.

A fee of \$.10 will be charged for each incoming ACH transaction.

Checks and other withdrawals are limited in number under provisions of federal regulations.

You are permitted to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account of yours at Sterling or to a third party by means of a preauthorized transfer.

An excess debit fee of \$10.00 will be charged for each transaction in excess of the above.

In the event that the account activity exceeds the debit limitations for any three (3) statement cycles in a 12-month period, the account will be changed to a non-interest-bearing checking account or an interest-bearing checking account for which you qualify.

We reserve the right to require seven (7) days' prior written notice of your intent to withdraw funds from this account.

While the Bank reserves this right, it is not our general policy to exercise it.

### **Sterling Prime Money Market Account**

You must deposit \$50,000.00 to open this account.

Your interest rate and annual percentage yield may change.

We may change the interest rate on your account daily.

If your daily collected balance is greater than \$50,000 and less than \$5,000,000, the interest rate on your account is based on the Wall Street Journal Prime Rate minus 3.75%, and has a rate floor of .25%. For daily collected balances of \$5,000,000 or more, the interest rate on your account is based on the Wall Street Journal Prime Rate minus 3.25%, and has a rate floor of .75%.

Interest will be compounded every month. Interest will be credited to your account every month.

A monthly maintenance fee of \$15.00 will be imposed every statement cycle if the minimum daily balance in the account falls below \$2,500.00 any day of the cycle.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

You are permitted to make no more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account of yours at Sterling or to a third party by means of a preauthorized transfer.

In the event that the account activity exceeds the debit limitations for any three (3) statement cycles in a 12-month period, the account will be changed to a non-interest-bearing checking account or an interest-bearing checking account for which you qualify.

An excess debit fee of \$10.00 will be charged for each transaction in excess of the above limitations.

We reserve the right to require seven (7) days' prior written notice of your intent to withdraw funds from this account. While the Bank reserves this right, it is not our general policy to exercise it.

### **Schedule of Fees and Charges**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

#### **ATM/Debit Card Fees:**

Monthly fee per card.....	\$1.00
Replace card.....	\$5.00
Change your PIN.....	\$3.00
Transactions at ATMs we do not own.....	\$1.00

#### **ATM/Debit Card Withdrawals**

ATM Withdrawal Limit.....	\$610.00 per day
Point-of-Sale Limit.....	\$2,000 per day

#### **Check Printing**

(fee depends on style of checks ordered)

Cashier's Checks	
Customers.....	\$5.00
Non-customers.....	\$10.00
Traveler's Cheques	
Single Signature.....	1.0% of amount purchased
Dual Signature.....	1.5% of amount purchased
Gift Cheques.....	\$2.50
Gift Cheque Card.....	\$3.95
Money Orders	
Customers.....	\$4.00
Non-customers.....	\$7.50
Zipper bag.....	\$3.00
Night deposit lock bag.....	\$20.00
Deposited checks and other items returned unpaid (chargeback).....	
	\$5.00
Special handling of returned items.....	\$5.00
Garnishments.....	\$100.00 plus legal fees
Levies.....	\$100.00 plus legal fees
Overdraft (each debit or check paid).....	\$35.00
Non-Sufficient Funds (NSF) Item (each).....	\$35.00
Account activity printout (instatement).....	\$ 3.00
Special statement cutoff and/or handling.....	\$10.00
Hold Mail Fee.....	\$3.00
Telephone transfers.....	\$2.00
Account research.....	\$30.00 per hour, one-hour minimum plus \$1.50 per item
Multiple Signature Verification.....	\$50.00 per month
MICR Analysis.....	\$.50 per rejected item
Account balancing assistance.....	\$25.00 per hour, one-hour minimum
Notary fees.....	as provided by applicable law
Stop payments.....	\$30.00
Online Stop Payments.....	\$15.00
Domestic Wire Transfer	
Incoming Customer.....	\$ 6.00
Outgoing Customer (Online Banking initiated).....	\$ 6.00
Outgoing Customer (manual initiated with PIN).....	\$12.00
Outgoing Customer (Fax initiated w/o PIN) .....	\$30.00
Outgoing Customer (processed by banking center).....	\$30.00
EFPTS.....	\$45.00
International Wire Transfers*	
In U.S. Denominations.....	\$45.00
Foreign Denominations.....	\$30.00
Miscellaneous Wire Transfer Fees	
Fax Advice.....	\$ 3.00
Phone Advice.....	\$ 5.00
Mail Advice.....	\$ 1.00
Tracer.....	\$25.00
Research.....	\$30.00
E-Mail Advice .....	\$3.00
Collections	
Outgoing.....	\$20.00
Incoming.....	\$20.00
Return draft fee.....	\$20.00
Car drafts.....	\$20.00
Other items.....	\$20.00

Foreign check collection (final payment).....	\$60.00
Cash Letter check collection (provisional credit)...	\$25.00
TT&L.....	\$ 5.00

Paying checks on closed accounts.....	\$25.00 per month
Direct Deposit.....	No Charge
Customer Service Inquiries.....	No Charge

\*Intermediary banks may charge additional fees.

Account closing within 90 days of opening.....	\$15.00
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Loan payment by phone not through Sterling Touch/IVR.....	\$ 5.00
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**Safe Deposit Boxes**

Box sizes are subject to availability. Prices may vary.  
Not all banking centers have safe deposit boxes.  
Please speak with a Sterling Banker to find out more  
about box availability and pricing.

**Vault Services**

Currency and coin handling is \$50.00 per month plus  
\$.40 per strap of currency, \$.40 per roll of coin.

**Treasury Management Services**

Please see separate Treasury Management Solutions  
(TMS) Agreement for specific detail of appropriate fees  
and charges for lockbox, ACH, Information Reporting,  
and other TMS products.

**YOUR ACCOUNT**

Please review the information on the account you have  
opened or inquired about.

**Basic Business Checking**

**Business Checking**

**Commercial Checking**

**Business CheckPlus Checking**

Interest rate for this account is \_\_\_% with an annual percentage  
yield of \_\_\_%.

**Business Savings**

The interest rate for this account is \_\_\_% with an annual  
percentage yield of \_\_\_%.

**Business Money Market**

Tier 1 – If your daily collected balance is \$0 up to and  
including \$9,999.99, the interest rate paid on the entire  
balance in your account will be \_\_\_% with an annual percentage  
yield of \_\_\_%.

Tier 2 – If your daily collected balance is \$10,000.00 up to  
and including \$19,999.99, the interest rate paid on the entire  
balance in your account will be \_\_\_% with an annual  
percentage yield of \_\_\_%.

Tier 3 – If your daily collected balance is \$20,000.00 up to and  
including \$74,999.99, the interest rate paid on the entire  
balance in your account will be \_\_\_% with an annual percentage  
yield of \_\_\_%.

Tier 4 – If your daily collected balance is \$75,000.00 up to and including \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 5 – If your daily collected balance is \$100,000.00 up to and including \$499,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 6 - If your daily collected balance is \$500,000.00 up to and including \$999,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 7 - If your daily collected balance is \$1,000,000.00 up to and including \$4,999,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 8 - If your daily collected balance is \$5,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

### **High-Yield Business Money Market**

Tier 1 - If your daily collected balance is \$0 up to and including \$24,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 2 - If your daily collected balance is \$25,000.00 up to and including \$99,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 3 - If your daily collected balance is \$100,000.00 up to and including \$299,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 4 - If your daily collected balance is \$300,000.00 up to and including \$499,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 5 - If your daily collected balance is \$500,000.00 up to and including \$999,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 6 - If your daily collected balance is \$1,000,000.00 up to and including \$4,999,999.99, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

Tier 7 - If your daily collected balance is \$5,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_% with an annual percentage yield of \_\_\_%.

## **Sterling Prime Money Market Account**

Tier 1 - If your daily collected balance is \$0 up to and including \$49,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

Tier 2 - If your daily collected balance is \$50,000.00 up to and including \$4,999,999.99, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

Tier 3 - If your daily collected balance is \$5,000,000.00 or more, the interest rate paid on the entire balance in your account will be \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.



**❖ Sterling Bank ❖**<sup>®</sup>  
*World class banking. Deep Texas roots.*

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