



**Truth in Savings Disclosure
for Personal Accounts**

BASIC CHECKING

Minimum Balance to Open the Account: You must deposit \$25.00 to open this account.

Fees: A monthly maintenance fee of \$3.00 will be charged once during each statement cycle.

A service charge of \$.50 will be charged for each debit transaction (withdrawal, check paid or payment out of this account) in excess of 25 during a monthly statement cycle. Electronic transactions such as ATM, POS, ACH, phone transfers and Internet transactions are not subject to this limitation.

Miscellaneous: Canceled checks are not returned with the statement.

Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

PERSONAL CHECKING

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Minimum Balance to Avoid Imposition of Fees: A monthly maintenance fee of \$10.00 will be imposed every statement cycle if the average daily collected balance for the cycle falls below \$1,000.00. The average daily collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Miscellaneous: Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

CHECKPLUS CHECKING

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Avoid Imposition of Fees: A monthly maintenance fee of \$15.00 will be imposed every statement cycle if the minimum daily balance in the account falls below \$1,500.00 any day of the cycle.

Daily Balance Computation Method: We use the minimum 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Miscellaneous: 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.

Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

PLATINUM CHECKING

Minimum Balance to Open the Account: You must deposit \$75,000.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Avoid Imposition of Fees: 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.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Miscellaneous: 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.

Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

STERLING SILVER SERVICE CHECKING (for people ages 55 and older)

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Obtain the Annual Percentage Yield Disclosed: You must maintain a minimum collected balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum Balance to Avoid Imposition of Fees: There are no balance-related fees associated with this account.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Value Added Features:

- First order of Sterling Bank logo (wallet style) checks at no charge.
- Single signature Traveler's Cheque at no charge.
- Cashier's Checks.....\$2.00
- Money Orders.....\$2.00
- Safe Deposit Box rent-free for first year. Subject to availability. Limited to box sizes 2 x 5 or 3 x 5. A refundable key deposit is required at time of rental.

Miscellaneous: 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.

Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

STERLING RELATIONSHIP ACCOUNT
(available in North Texas market only)

Minimum Balance to Open the Account:
You must deposit \$200.00 to open this account.

Rate Information:
Your interest rate and annual percentage yield may change.

Frequency of Rate Changes:
We may change the interest rate on your account at any time.

Determination of Rate:

At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency:

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

Minimum Balance to Avoid Imposition of Fees:

A monthly maintenance fee of \$15.00 will be imposed every statement cycle if the minimum combined balances in your accounts at Sterling (personal checking, personal savings, personal money market, personal certificates of deposit, IRAs and outstanding personal loans) falls below \$25,000.00 any day of the cycle.

Daily Balance Computation Method:

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.

Accrual of Interest on Noncash Deposits:

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

Value Added Features:

- First order of Sterling Bank logo (wallet style) checks at no charge.
- Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

Miscellaneous:

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.

DIRECT DEPOSIT ACCOUNT

Minimum Balance to Open the Account: You must deposit \$25.00 to open this account.

Minimum Balance to Avoid Imposition of Fees: There is no monthly maintenance fee if a direct deposit is received (such as payroll, pension or social security) during the statement cycle. If no direct deposit is received, a monthly maintenance fee of \$10.00 will be imposed every statement cycle if the average daily collected balance for the cycle falls below \$1,000.00.

Miscellaneous: Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

PARTNERSHIP ACCOUNT

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Fees: In appreciation for your ongoing partnership with Sterling Bank, there is no monthly maintenance fee on this account. Charges for other account-related services may apply.

Miscellaneous: Online banking, including bill payment, is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

PERSONAL SAVINGS

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum Balance to Avoid Imposition of Fees: A minimum balance fee of \$6.00 will be imposed every statement cycle if the minimum daily balance in the account falls below \$200.00 any day of the cycle.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: Transfers from a Personal Savings account to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to three (3) per quarterly statement cycle.

Fees: A service charge of \$2.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of three (3) during a quarterly statement cycle. Debit transactions do not include ATM withdrawals.

Miscellaneous: 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.

Online banking is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

Accounts opened as First Steps to Savings and Minor Savings are subject to the transaction-related restrictions and fees set forth for the Personal Savings product. However, balance-related requirements and fees are waived until the minor attains the age of 18.

PERSONAL SAVINGS PLUS

Minimum Balance to Open the Account: You must deposit \$25.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum Balance to Avoid Imposition of Fees: A minimum balance fee of \$6.00 will be imposed every calendar quarter if the minimum daily balance in the account falls below \$200.00 any day of the quarter. This quarterly balance fee may also be avoided if the savings account receives a monthly deposit of either a recurring automatic transfer from a Direct Deposit Checking account or a recurring ACH credit.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: Transfers from a Personal Savings Plus account to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to three (3) per calendar quarter.

Fees: A service charge of \$2.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of three (3) during a calendar quarter. Debit transactions do not include ATM withdrawals.

Miscellaneous: The Personal Savings Plus account is available to Direct Deposit Checking accountholders that receive a direct deposit to the non-interest bearing account at least once a month. If the Direct Deposit Checking account is closed, eligibility is forfeited and the savings account may be converted to a Personal Savings account.

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.

Online banking is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

STERLING ETA

This account is available only to those individuals who receive electronically federal wage, salary or retirement payments.

Minimum Balance to Open the Account: There is no minimum opening balance.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Avoid Imposition of Fees: There are no balance-related fees associated with this account.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: Transfers from a Sterling ETA account to another are not permitted. You are not permitted to authorize Automated Clearinghouse (ACH) debits from this account.

Fees: A monthly maintenance fee of \$2.00 will be charged once during each statement cycle. A service charge of \$2.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of four (4) during a monthly statement cycle. Debit transactions do not include ATM withdrawals.

Miscellaneous: 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.

PERSONAL MONEY MARKET

Minimum Balance to Open the Account: You must deposit \$200.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Avoid Imposition of Fees: 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.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: 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.

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

Miscellaneous: 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.

Online banking is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

HIGH-YIELD PERSONAL MONEY MARKET

This tiered interest-bearing money market account is available to all personal banking customers.

Minimum Balance to Open the Account: You must deposit \$25,000.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account at any time.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

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

Minimum Balance to Avoid Imposition of Fees: A monthly maintenance fee of \$10.00 will be imposed every statement cycle if the minimum daily balance in the account falls below \$25,000.00 on any day of the cycle.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: 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.

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

Miscellaneous: 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.

Online banking is complimentary with this account. Sterling reserves the right to discontinue this service after 90 days of inactivity.

STERLING PRIME MONEY MARKET ACCOUNT

Minimum Balance to Open the Account: You must deposit \$50,000.00 to open this account.

Rate Information: Your interest rate and annual percentage yield may change.

Frequency of Rate Changes: We may change the interest rate on your account daily.

Determination of Rate: 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%.

Compounding and Crediting Frequency: Interest will be compounded every month. Interest will be credited to your account every month.

Minimum Balance to Avoid Imposition of Fees: 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.

Daily Balance Computation Method: 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.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations: 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.

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

Miscellaneous: 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.

Online banking is complimentary with this account. Sterling Bank reserves the right to discontinue this service after 90 days of inactivity.

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.

Monthly charge per debit card (business accounts only) . \$1.00
Replacement ATM/Debit Card Fee..... \$5.00
Change Personal Identification Number (PIN) for ATM Card. \$3.00

ATM/Debit Card Cash Withdrawal
ATMs we do not own or operate..... \$1.00
ATM Dollar Limit..... \$400.00 per day
Debit Card Dollar Limit..... \$1,500.00 per day

Balance Inquiry	
ATMs we do not own or operate.....	\$1.00
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.....	\$3.00
Non-customers.....	\$5.00
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.....	\$25.00 plus legal fees
Executions.....	\$25.00 plus legal fees
Levies.....	\$25.00 plus legal fees
Overdraft (each debit or check paid).....	\$35.00
Non-Sufficient Funds (NSF) Item (each).....	\$35.00
Account activity printout (Instastatement).....	\$ 3.00
Special statement cutoff and/or handling.....	\$10.00
Hold statements.....	\$3.00
Telephone transfers.....	\$2.00
Account research.....	\$25.00 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.....	\$25.00
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
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

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).....	\$50.00
Cash Letter check collection (Provisional credit).....	\$25.00
TT&L.....	\$ 5.00

ACH Items

A \$.10 fee will be applied for each incoming credit or debit to your business account.

Paying checks on closed accounts.....	\$25.00 per month
Direct Deposit.....	No Charge
Customer Service Inquiries.....	No Charge
Account closing within 90 days of opening.....	\$15.00

Loan payment by phone not through Sterling Touch/IVR.....	\$ 5.00
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*Intermediary banks may charge additional fees.

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

Interest rates on checking and savings accounts are variable and may change daily. Please contact us to find out more about our rates.

Basic Checking

Personal Checking

CheckPlus Checking

The interest rate for your account is ___% with an annual percentage yield of ___%.

Platinum Checking

Tier 1 – If your daily collected balance is \$0 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 2 - 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 3 - 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 4 - 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 5 - 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 6 - 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 Silver Service Checking

If your daily collected balance is \$1,500.00 or more, the interest rate paid on the entire balance in your account is ___% with an annual percentage yield of ___%.

Sterling Relationship Account

Tier 1 - If your daily collected balance on your checking account 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 on your checking account is \$10,000.00 or more, the interest paid on the entire balance in your account will be ___% with an annual percentage yield of ___%.

Personal Savings

The interest rate for your account is ___% with an annual percentage yield of ___%.

Personal Savings Plus

The interest rate for your account is ___% with an annual percentage yield of ___%.

Sterling ETA

The interest rate for your account is ___% with an annual percentage yield of ___%.

Personal 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 Personal 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 ❖SM
World class banking. Deep Texas roots.

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Member FDIC