

PERSONAL SAVINGS ACCOUNTS

Personal Savings	Personal Savings Plus	Sterling ETA (Electronic Transfer Account)	Personal Money Market	Certificate of Deposit (CD)	Individual Retirement Account (IRA)
An interest-bearing account that offers convenient access to funds	Available to Direct Deposit Checking account holders that receive a direct deposit to the non-interest bearing account at least once a month	An interest-bearing account available only to individuals who receive electronic federal wage, salary, or retirement payments	A tiered interest-bearing account designed to pay higher interest rates on larger balances, with limited check writing privileges	An investment with a fixed rate of interest for a specific period of time	A CD investment designed to provide for the future
Quarterly Maintenance Fee of \$6 per quarter 3 free withdrawals per quarter; each additional withdrawal \$2	Quarterly Maintenance Fee of \$2 will be charged for each debit transaction in excess of 3 during a calendar quarter	Monthly Maintenance Fee of \$2 4 free debits per monthly statement cycle; each additional \$2	Monthly Maintenance Fee of \$15; \$10 excess debit fee may apply	No Monthly Maintenance Fee	No Monthly Maintenance Fee
Maintain a \$200 minimum daily balance to avoid monthly maintenance fee	Maintain a \$200 minimum daily balance to avoid monthly maintenance fee		Maintain a \$2,500 minimum daily balance to avoid monthly maintenance fee		
\$200 minimum opening deposit	\$25 minimum opening deposit	No minimum opening deposit and no balance-related fees	\$200 minimum opening deposit	\$1,000 minimum opening deposit \$100,000 minimum opening deposit for Jumbo CDs	\$1,000 minimum opening deposit
Complimentary Online Banking available	Complimentary Online Banking available	Complimentary Online Banking available	Complimentary Online Banking available	Complimentary Online Banking available	Complimentary Online Banking available
Automated account inquiry access by telephone	Automated account inquiry access by telephone	Automated account inquiry access by telephone	Automated account inquiry access by telephone	Automated account inquiry access by telephone	Automated account inquiry access by telephone
			Images provided with statement	Terms of maturity from 7 days to 60 months Automatic renewal Excel-R-Rate (step up rate) Option Plan	Variety of IRA options—traditional, educational, ROTH, rollover, and SEP

STERLING TOUCH 24-HOUR BANKING

Sterling Bank's 24-hour automated customer information line keeps you in touch with your money 24 hours a day, 7 days a week. Simply call from a touchtone telephone to access your account balances, verify deposits, or transfer funds between accounts.

Sterling Touch 24-Hour Service:

Houston 713-777-BANK (2265)
Dallas 214-678-8888
San Antonio 210-730-4636

CUSTOMER SERVICE CENTER

During business hours, Sterling Bank's representatives are just a phone call away to answer questions about our products and services.

Customer Service:

Houston 713-466-8300
Dallas 214-678-8000
San Antonio 210-337-0400

[Personal Banking]



For our locations map, visit our website at
www.banksterling.com

Sterling BankSM
World class banking. Deep Texas roots.SM

Sterling BankSM
World class banking. Deep Texas roots.SM

PERSONAL CHECKING ACCOUNTS

Direct Deposit Checking	Partnership Checking	Sterling Silver Service Checking	Personal Checking	Basic Checking Non-interest bearing	CheckPlus Checking Interest bearing	Platinum Checking Interest bearing
No monthly maintenance fee on this non-interest bearing account with direct deposit to your account or maintain a minimum average daily collected balance of \$1,000 or more*	No monthly maintenance fee on this non-interest bearing account because you have a business checking relationship with Sterling Bank	No monthly maintenance fee on this non-interest bearing or interest-bearing* account for those age 55 or over	No monthly maintenance fee on this non-interest bearing account because you maintain a minimum average daily collected balance of \$1,000 or more*	\$3.00 monthly maintenance fee, plus \$0.50 for each check in excess of 25 per statement cycle	\$15.00 monthly maintenance fee if your daily balance falls below \$1,500	\$15.00 monthly maintenance fee interest-bearing account if your minimum daily balance falls below \$2,500
Unlimited check writing	Unlimited check writing	Unlimited check writing	Unlimited check writing		Unlimited check writing	Unlimited check writing
Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available	Complimentary Online Banking & Bill Payment available
ATM/VISA Check Card available	ATM/VISA Check Card available	ATM/VISA Check Card available	ATM/VISA Check Card available	ATM/VISA Check Card available	ATM/VISA Check Card available	ATM/VISA Check Card available
Images provided with statement	Images provided with statement	Images provided with statement	Images provided with statement		Images provided with statement	Images provided with statement
Automated account information by telephone	Automated account information by telephone	Automated account information by telephone	Automated account information by telephone	Automated account information by telephone	Automated account information by telephone	Automated account information by telephone
\$25 minimum opening deposit	\$200 minimum opening deposit	\$200 minimum opening deposit	\$200 minimum opening deposit	\$25 minimum opening deposit	\$200 minimum opening deposit	\$75,000 minimum opening deposit
Loan rate reduction of 0.25% with auto debit**	Loan rate reduction of 0.25% with auto debit**	Loan rate reduction of 0.25% with auto debit**	Loan rate reduction of 0.25% with auto debit**	Loan rate reduction of 0.25% with auto debit**	Loan rate reduction of 0.25% with auto debit*	Loan rate reduction of 0.25% with auto debit*
		Free 1st year's rent on 2x5 or 3x5 safe deposit box (subject to availability) Free single-signature traveler's checks Reduced fees for Cashier's Checks and Money Orders Complimentary first check order, reorders at reduced price				
* A \$10.00 monthly maintenance fee will apply if no direct deposit during statement cycle and your average daily collected balance is less than \$1,000		*Earn interest on days in which you maintain a minimum daily collected balance of \$1,500 or more	* A \$10.00 monthly maintenance fee will apply if your average daily collected balance falls below \$1,000 during the statement cycle			

World class banking. Deep Texas roots.™

** available for qualified applicants