

	Premium Checking	Interest Checking	Free Checking
Monthly Service Charge	\$15/Month	\$7/Month	No charge
Daily Balance Required to Avoid Monthly Service Charge	\$15,000 minimum combined balances of any deposits/loans ¹	\$1,000 minimum	No
Minimum to Open	\$100	\$100	\$100
Check Card ²	Yes, Platinum Check Card	Yes	Yes
Paid Interest	Yes, tiered interest (see current rate sheet)	Yes, tiered interest (see current rate sheet)	No
Free Online Banking & Free Bill Pay	Yes	Yes	Yes
Free Sterling Custom Wallet Checks	Yes	Yes	No
No-Annual-Fee Sterling Credit Card ³	Yes	Yes	Yes
Consumer Loan Discount with Autopay ^{3,4}	Yes	Yes	Yes
Free Notary Service	Yes	Yes	Yes
Free Cashier's Checks	Yes	Yes	Yes ⁵
Additional Account Features	<ul style="list-style-type: none"> • Free Savings or Money Market Account • Free Online Statements with check images • Free Safe Deposit Box Rental (small box - upon availability or equivalent discount) • No Sterling transaction charge for using other bank's ATM • Reimbursement of up to \$10 per statement cycle for any non-Sterling ATM fees for withdrawal transactions • Bonus CD interest - 0.15% (Bonus interest available on new CD's and at next renewal date of existing CD's) 	<ul style="list-style-type: none"> • Free Savings or Money Market Account (limit one) with minimum \$10 auto transfer from checking to savings per month (excludes online transfers) • Free Online Statements with check images • \$10 towards Safe Deposit Box Rental <hr/> <p>✓ High Balance Benefit Package Keep a monthly average balance of \$2,500 or more and receive:</p> <ul style="list-style-type: none"> • No Sterling transaction charge for using other bank's ATM • Reimbursement of up to \$10 per statement cycle for any non-Sterling ATM fees for withdrawal transactions 	<ul style="list-style-type: none"> • Free Savings or Money Market Account (limit one) with minimum \$10 auto transfer from checking to savings per month (excludes online transfers) • Free Online Statements with check images <hr/> <p>✓ High Balance Benefit Package Keep a monthly average balance of \$2,500 or more and receive:</p> <ul style="list-style-type: none"> • No Sterling transaction charge for using other bank's ATM • Reimbursement of up to \$10 per statement cycle for any non-Sterling ATM fees for withdrawal transactions

Not all fees may be included. Fees are subject to change without prior notice.

Personal Savings Accounts

Statement Savings

Minimum to Open	\$100
Monthly Service Charge ⁶	\$3/month
Daily Balance to avoid Monthly Service Charge	\$300 minimum
Excessive Activity Fee ⁷	\$5

Certificate of Deposit⁹

Minimum to Open	\$1,000
Monthly Service Charge	None

Power Money Market

Minimum to Open	\$1,000
Monthly Service Charge	\$10/month
Daily Balance to avoid Monthly Service Charge	\$1,000 minimum
Excess Deposited Item Charge ⁸	\$0.25/item over 50
Excessive Activity Fee ⁷	\$10

Power Plus Money Market

Minimum to Open	\$1,000
Monthly Service Charge	\$10/month
Daily Balance to avoid Monthly Service Charge	\$5,000 minimum
Excess Deposited Item Charge ⁸	\$0.25/item over 50
Excessive Activity Fee ⁷	\$10

1. May use combined balances in personal checking, savings, CDs, retirement accounts and qualifying outstanding personal loan and line of credit balances. Excludes mortgage and credit card balances. May combine dollar total of personal accounts of all members of household. The term "household" refers to all persons occupying an individual housing unit, whether a single person or two or more related or unrelated persons.
2. When using a non-Sterling ATM terminal, you may be charged a surcharge by the ATM owner. The amount of the fee will be disclosed by the terminal owner at the time of the transaction. Transactions include balance inquiry, deposits, funds transfers and withdrawals.
3. Subject to credit approval.
4. Excludes all other offers. See Consumer Rate Guide for current loan rates and details.
5. Maximum of two free cashier's per statement cycle for free checking and statement savings customers, otherwise \$5.50 each.
6. No minimum balance or fee for ages 18 & under / 55 & over.
7. Federal regulation limits these accounts to six transfers or withdrawals per statement cycle if preauthorized, automatic, by telephone, computer, check or debit card. There is no limit to the number of withdrawals or transfers when made in person, by ATM or for a Sterling loan payment. When transfer or withdrawal limits are exceeded a notice is sent and a fee assessed according to the current fee schedule. When account limits are continuously exceeded; the account is converted to a transaction account as required by federal regulation.
8. There is a \$0.25/item over 50 items deposited fee for Power and Power Plus Money Market accounts and all money market specials.
9. \$5,000 minimum opening deposit required on certificates with "Jump Rate".



Fee Schedule for Personal Banking Services

Account Research	Per quote	Insufficient Funds⁶	
ATM and Sterling Check Card Transaction Fees:¹		Overdraft Paid Item Fee ⁷	\$29/item
At any Sterling Savings Bank ATM	Free	NSF Returned Item Fee	\$29/item
At all other ATM terminals	\$2/transaction ²	Overdraft Protection	\$5/transfer
At point-of-sale (POS) terminals	Free	<i>Transfer from a savings, money market or other checking account</i>	
International ATM/Check Card transactions	2% of transaction value	Returned Deposit item Fee	\$5.50/item
Online Banking/Bill Pay	Free	Safe Deposit Boxes	
Cashier's Checks	Free ³	Annual rental	See Sterling branch for fees & availability
Cancelled Check Images	\$2/month ⁴	Key deposit	\$15
Check Printing	Fee depends on style of check ordered	Late charge	\$10/ year
Collection Items (Incoming/Outgoing)		Stop Payment	
Domestic	\$30	Checks, Direct Debits and Bill Pay	\$29/item
International	Amounts vary	Wire Transfers	
Coupon/Bonds Collection		Domestic incoming	\$12/transfer
Per bond	\$30	Domestic outgoing	\$20/transfer
Per returned unpaid coupon	\$20	International incoming	\$15/transfer
Dormant Account	\$5.50/month	International outgoing	\$40/transfer
<i>(Checking and Savings accounts are considered dormant if a deposit or withdrawal has not been made within three years.)</i>		Wire Trace/Amendment	\$30/transfer
Garnishment			
Garnishment process fee	\$75/each ⁵		
Levy	\$75/each ⁵		

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1. When using a non-Sterling ATM terminal, you may be charged a surcharge by the ATM owner. The amount of the fee will be disclosed by the terminal owner at the time of transaction. Transactions include balance inquiry, deposits, funds transfers and withdrawals.
 2. Premium Checking customers receive this service for free. Free Checking and Interest Checking customers receive this service for free if they maintain an average monthly balance of \$2,500 or more.
 3. Maximum of two free cashier's checks per statement cycle for free checking and statement savings customers, otherwise \$5.50 each.
 4. Interest Checking and Premium Checking customers receive this service for free.
 5. Account holder will agree to pay the lesser of the amount stated in this fee schedule or the amount otherwise permitted by law.
 6. Insufficient funds may be created by check, ATM withdrawal, in-person withdrawal, transfer or other electronic means.
 7. Overdraft paid item fees will not occur on ATM and everyday check card transactions unless you authorize us to pay overdrafts on these transactions.