

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.

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|-------------|---------------------|
| Houston | 713-777-BANK (2265) |
| North Texas | 800-874-0984 |
| 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.

North Texas: 888-777-8735
Houston: 713-507-7000
San Antonio: 210-337-0400

Business Banking



Sterling Bank
World class banking. Deep Texas roots.®

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www.banksterling.com

SB3102
Rev. 2/09

www.banksterling.com

Member FDIC

| BUSINESS ACCOUNTS | Sterling 100 Checking | Business Checking | Business CheckPlus Checking | Business Savings | Business MoneyMarket | High-Yield Business MoneyMarket | Certificate of Deposit (CD) |
|---|---|---|---|--|--|---|--|
| WE OFFER | A non interest-bearing account for owner-operated, start-up, and small businesses | A non interest-bearing account providing flexibility and services for businesses of all sizes | An interest-bearing account designed for sole proprietorships or nonprofit organizations | An interest-bearing account that offers convenient access to your funds | A tiered interest-bearing account designed to pay competitive interest rates, with limited check writing privileges | A tiered interest-bearing account designed to pay interest on larger balances, with limited check writing privileges | An investment with a fixed rate of interest for a specific period of time |
| MONTHLY MAINTENANCE FEE AND OTHER CHARGES | \$10 \$.50 for each transaction in excess of 125 | \$15 \$.15 for each check/debit posted \$.12 for each item deposited \$.30 for each deposit ticket | \$10 \$.15 for each debit posted check \$.12 for each item deposited | \$6 per quarter 3 free withdrawals per quarter; each additional withdrawal \$2 | \$15 \$10 excessive debit fee may apply | \$10 \$10 excessive debit fee may apply | \$0 |
| WAYS TO AVOID MONTHLY MAINTENANCE FEE | Maintain a \$4,000 minimum daily balance | Fees can be offset through an earnings credit of \$.05 per \$100.00 average collected balance over the statement period* | N/A | Maintain a \$200 minimum daily balance | Maintain a \$2,500 minimum daily balance | Maintain a \$25,000 minimum daily balance | N/A |
| SPECIAL FEATURES | <ul style="list-style-type: none"> • \$100 minimum opening deposit • VISA® Business Check Card available upon approval • Online banking available • Automated account inquiry access by telephone • Images provided with statement | <ul style="list-style-type: none"> • \$500 minimum opening deposit • VISA® Business Check Card available upon approval • Online banking available • Automated account inquiry access by telephone • Images provided with statement • Account Analysis available | <ul style="list-style-type: none"> • \$500 minimum opening deposit • VISA® Business Check Card available upon approval • Online banking available • Automated account inquiry access by telephone • Images provided with statement | <ul style="list-style-type: none"> • \$200 minimum opening deposit • Online banking available • Automated account inquiry access by telephone | <ul style="list-style-type: none"> • \$500 minimum opening deposit • VISA® Business Check Card available upon approval • Online banking available • Automated account inquiry access by telephone • Images provided with statement • 8 interest-rate tiers | <ul style="list-style-type: none"> • \$25,000 minimum opening deposit • VISA® Business Check Card available upon approval • Online banking available • Automated account inquiry access by telephone • Images provided with statement • 7 interest-rate tiers | <ul style="list-style-type: none"> • \$1,000 minimum opening deposit • Online banking available • Automated account inquiry access by telephone • \$100,000 minimum deposit required for Jumbo CDs • Terms of maturity from 7 days to 60 months • Automatic renewal option available • A penalty for early withdrawal may apply |

For more information, refer to the information for Business Accounts brochure

*Fees may also be waived for accounts owned/held by non-profit organizations