

www.banksterling.com

Getting Started:

You will need a connection to the Internet, along with a browser such as Microsoft Internet Explorer 6.0 SP1, Netscape Navigator 4.79, or higher.

As a business customer, you will be required to sign contracts that govern the services you have chosen to use through our Business Online Banking. The Treasury Management Solutions sales officer will review this information during the implementation process.

The authorized signers of the account can assign Administrators to the system. Each Administrator controls and maintains access to the system.

Once paperwork has been received by Treasury Management Solutions, there will be a waiting period of five business days before your accounts are activated and accessible through the Internet. Please allow five additional business days to access bill payment.

Help Keep Your Transactions Secure:

The Internet is a public network. It is important to safeguard your banking information, credit card numbers, social security number, and other personal data.

Some examples of security features:

Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a “lock” or a “key” whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured email.

Passwords or personal identification numbers (PINs) should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birthdates or other numbers or words that may be easy for others to guess.


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Frequently Asked Questions:

Q: When can I start accessing my account(s) online?

A: Once paperwork has been received by Treasury Management Solutions, there is a five-business-day waiting period before initial sign on.

Q: What type of account(s) can I view online?

A: Checking accounts, savings accounts, money market accounts, loans, and certificates of deposit.

Q: Is there a limit to the number of business accounts I can access online?

A: No.

Q: Do I need to have special software on my computer to use the online system?

A: Yes, a browser that supports Microsoft Internet Explorer 6.0 SP1, Netscape Navigator 4.79, or higher.

Q: How many consecutive unsuccessful logon attempts does the system allow?

A: Three unsuccessful logon attempts during one session will disable your password. If you receive a password-disabled message, please call 713-507-7638 in Houston, 214-678-8000 in Dallas, or 210-337-0400 in San Antonio. The hours of service are 8:30 a.m.–5:00 p.m. Monday–Thursday and 8:30 a.m.–6:00 p.m. Friday. Allow one business hour for your password to be reset.

Q: How many characters are required for my password?

A: The password can be a combination of letters and numbers and must be between 6 and 20 characters, with no symbols or dashes.

Q: How often will I be asked to change my password?

A: Every 365 days.

Q: How can I allow my accountant or bookkeeper to access my accounts online?

A: As the Administrator for your accounts, you can give additional users access by utilizing the Add User function. Administrators control the accounts users have access to and the services they can perform on these accounts. Each user has a unique User ID and password. The Administrator can monitor the user's activity on a daily basis by using the Administrator Session Summary function.

Q: Can I access any business account?

A: Any business account for which you are an authorized signer can be added to your online access.

Sterling Bank Business Online Banking Features and Pricing

Basic Business Online Banking:

- Balance inquiry
- Account history inquiry and print capabilities (60 days)
- Viewing of check images, front and back
- Account-to-account transfers:
Checking to Checking/Savings,
Savings to Checking/Savings
- Secure email requests:
Research, statement and check copies,
change of address
- Stop payments
- Download capability to money management software, such as Microsoft Money and Quicken, and the formats of CSV, OFX, QIF
- Online help menus

Pricing

- Set-up fee \$20.00
- \$49.95 per month/unlimited users/
unlimited accounts*

** Additional charges may be incurred for individual products, such as stop payments.*

Business with Enhancement Online Banking:

- Balance inquiry
- Account history inquiry and print capabilities (60 days)
- Viewing of check images, front and back
- Account-to-account transfers:
Checking to Checking/Savings,
Savings to Checking/Savings
- Secure email requests:
Research, statement and check copies,
change of address
- Stop payments
- Download capability to money management software, such as Microsoft Money and Quicken, and the formats of CSV, OFX, QIF
- Wire transfer origination
- Online help menus

Pricing

- Set-up fee \$50.00
- \$89.95 per month/unlimited users/
unlimited accounts*

** Additional charges may be incurred for individual products, such as wire transfers and stop payments.*

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