

Personal Savings Banking Products - Certificates of Deposit and Money Market Deposit Accounts

Certificate of Deposit Rates Accurate As of 2/9/2024						
Term (months)	Interest Rate	Annual Percentage Yield (APY)	Sterling Club* Interest Rate	Sterling Club* Annual Percentage Yield (APY)	Compounding Method	Minimum to Open and Obtain APY
6**	1.49%	1.50%	1.54%	1.55%	daily	\$500.00
7***	4.88%	5.00%	4.88%	5.00%	daily	New Account \$25,000.00 Matured Sterling Bank CD \$500.00
12**	1.88%	1.90%	1.93%	1.95%	daily	\$500.00
13***	4.88%	5.00%	4.88%	5.00%	daily	New Account \$25,000.00 Matured Sterling Bank CD \$500.00
18**	4.07%	4.15%	4.11%	4.20%	daily	\$500.00
24**	3.44%	3.50%	3.49%	3.55%	daily	\$500.00
36**	1.19%	1.20%	1.24%	1.25%	daily	\$500.00
48**	1.24%	1.25%	1.29%	1.30%	daily	\$500.00
60**	1.39%	1.40%	1.44%	1.45%	daily	\$500.00

* Sterling Club APY: To qualify for the APY, you must apply for membership into the Sterling Club. To qualify for membership in the Sterling Club, you must be age 55 and over and open and maintain an Eagle Checking account. A \$500 minimum opening deposit is required to open an Eagle Checking account. Other terms and conditions apply for the maintenance of an Eagle Checking account.

** The Annual Percentage Yield (APY) is effective as of 2/9/2024 and is subject to change without notice. Each CD product requires a \$500.00 minimum opening balance, and a penalty will be imposed for early withdrawal. The maximum Certificate of Deposit amount is \$1,000,000.00. Rates are compounded daily and credited monthly on the entire balance in the account.

*** The 7-month and 13-month CDs are promotional products available for a limited time only and may be ended anytime without notice. The 7-month and 13-month CD APY is a promotional rate effective 2/9/2024 and subject to change without notice. The 7-month and 13-month CD requires a minimum balance to **open and obtain the APY** of at least \$25,000.00 for new accounts with money that is not already in another account at Sterling Bank and Trust, FSB **OR** \$500.00 if the money comes from a Certificate of Deposit at Sterling Bank and Trust, FSB which matured today or within the past 7 days. Penalty will be imposed for early withdrawal. The maximum Certificate of Deposit amount is \$1,000,000.00. CD promotional rates and products are not eligible for Club premiums. Rates are compounded daily and credited monthly on the entire balance in the account.

Personal Money Market Rates Accurate As of 2/9/2024		
Balance	\$0.01 - \$999,999.99	\$1,000,000.00 and up
Interest Rate	0.15%	0.01%
APY	0.15%	0.01%
Balance	\$0.01 - \$999,999.99	\$1,000,000.00 and up
Sterling Club* Interest Rate	0.20%	0.01%
Sterling Club* APY	0.20%	0.01%
Balance	\$10,000.00 - \$999,999.99	\$1,000,000.00 and up
Premier Club** Interest Rate	0.20%	0.01%
Premier Club** APY	0.20%	0.01%
Balance	\$25,000.00 - \$999,999.99	\$1,000,000.00 and up
Ambassador Club*** Interest Rate (New Accounts Only Effective 2/9/2024)****	4.88%	0.01%
Ambassador Club*** APY (New Accounts Only Effective 2/9/2024)****	5.00%	0.01%

Minimum to open a Money Market account is \$500.

Minimum daily balance to avoid fee: \$500

Below minimum balance fee: \$25

Rates are compounded daily and credited monthly on the entire balance in the account.

Disclosures applicable for all Personal Banking products:

The Annual Percentage Yield (APY) is subject to change without notice. APY's stated may vary between states due to market condition. APY may change on Checking, Savings and Money Market accounts after account is opened. Fees may reduce earnings if the minimum balance is not maintained. Please see the terms and conditions and the complete fee listing for more information. Rates are compounded daily and credited on the entire balance in the account.

* Sterling Club APY: To qualify for the APY, you must apply for membership into the Sterling Club. To qualify for membership in the Sterling Club, you must be age 55 and over and open and maintain an Eagle Checking account. A \$500 minimum opening deposit is required to open an Eagle Checking account. Other terms and conditions apply for the maintenance of an Eagle Checking account.

**Premier Club APY: To qualify for the APY, you must apply for membership into a Premier Money Market Club account, make an opening deposit of \$10,000 into a Premier Money Market Club Account, and maintain a minimum monthly statement cycle balance of \$10,000. In addition, you must open and maintain an Eagle Checking account. A \$500 minimum opening deposit is required to open an Eagle Checking account. Other terms and conditions apply for the maintenance of an Eagle Checking account.

***Ambassador Club APY: To qualify for the APY, you must apply for membership into an Ambassador Money Market Club account, make an opening deposit of at least \$25,000 into an Ambassador Money Market Club Account, and maintain a minimum monthly statement cycle balance of \$25,000. In addition, you must open and maintain an Eagle Checking account. A \$500 minimum opening deposit is required to open an Eagle Checking account. Other terms and conditions apply for the maintenance of an Eagle Checking account.

****The APY only applies to new accounts and existing accounts with an additional deposit of at least \$25,000 that is not already in another account at Sterling Bank and Trust, FSB or is in a Certificate of Deposit at Sterling Bank and Trust, FSB which matured today or within the past 7 days.



Personal Savings Banking Products - Statement Savings and Individual Retirement Accounts

Statement Savings Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.10%
APY	0.10%
Sterling Club* Interest Rate	0.15%
Sterling Club* Annual Percentage Yield (APY)	0.15%

Minimum to open Statement Savings account is \$100.
Minimum daily balance to avoid fee: \$100
Below minimum balance fee: \$10
Rates are compounded daily and credited monthly on the entire balance in the account.

IRA Savings Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.10%
APY	0.10%

IRA Savings accounts require a minimum of \$300 to open.
Rates are compounded daily and credited monthly on the entire balance in the account.

Personal Checking Banking Products - Eagle Checking & Sterling Freedom Checking

Eagle Checking Rates Accurate As of 2/9/2024		
	\$0.01- \$499.99	\$500.00 and up
Interest Rate	0.40%	0.40%
APY	0.40%	0.40%

Minimum to open Eagle Checking account is \$500.
Minimum average daily balance to avoid fee: \$500
The average balance requirements are calculated per statement cycle. Please contact us for specific account statement cycles.
Below minimum balance fee: \$25

Rates are compounded daily and credited monthly on the entire balance in the account.

Sterling Freedom Checking Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.00%
APY	0.00%

Minimum to open Freedom Checking account is \$100.
No minimum balance fee.



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* Sterling Club APY: To qualify for the APY, you must apply for membership into the Sterling Club. To qualify for membership in the Sterling Club, you must be age 55 and over and open and maintain an Eagle Checking account. You must meet the standard terms for an Eagle Checking account, as stated above.

Business Banking Products

Certificate of Deposit Rates Accurate As of 2/9/2024				
Term (months)	Interest Rate	Annual Percentage Yield (APY)	Compounding Method	Minimum to Open and Obtain APY
6*	1.49%	1.50%	daily	\$500.00
7**	4.88%	5.00%	daily	New Account \$25,000.00 Matured Sterling Bank CD \$500.00
12*	1.88%	1.90%	daily	\$500.00
13**	4.88%	5.00%	daily	New Account \$25,000.00 Matured Sterling Bank CD \$500.00
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36*	1.19%	1.20%	daily	\$500.00
48*	1.24%	1.25%	daily	\$500.00
60*	1.39%	1.40%	daily	\$500.00

* The Annual Percentage Yield (APY) is effective as of 2/9/2024 and is subject to change without notice. Each CD product requires a \$500.00 minimum opening balance, and a penalty will be imposed for early withdrawal. The maximum Certificate of Deposit amount is \$1,000,000.00. Rates are compounded daily and credited monthly on the entire balance in the account.

** The 7-month and 13-month CDs are promotional products available for a limited time only and may be ended anytime without notice. The 7-month and 13-month CD APY is a promotional rate effective 2/9/2024 and subject to change without notice. The 7-month and 13-month CD requires a minimum balance to **open and obtain the APY** of at least \$25,000.00 for new accounts with money that is not already in another account at Sterling Bank and Trust, FSB **OR** \$500.00 if the money comes from a Certificate of Deposit at Sterling Bank and Trust, FSB which matured today or within the past 7 days. Penalty will be imposed for early withdrawal. The maximum Certificate of Deposit amount is \$1,000,000.00. CD promotional rates and products are not eligible for Club premiums. Rates are compounded daily and credited monthly on the entire balance in the account.

Solution Checking Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.00%
APY	0.00%

Minimum to open Solution Checking account is \$1,000.
No minimum balance fee.

Small Business Solutions Checking / Business Solutions Checking / Business Plus Solutions Checking Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.00%
APY	0.00%

Minimum to open is \$1,000.
Please refer to the Business Checking Accounts Product Listing for minimum balance requirements, monthly service charge fees and other account features.

Business Money Market Deposit Rates Accurate As of 2/9/2024		
Balance	\$0.01 - \$999,999.99	\$1,000,000.00 and up
Interest Rate	0.10%	0.01%
APY	0.10%	0.01%

Minimum to open Money Market account is \$1,000.
Minimum average daily balance to avoid fee: \$1,000
Below minimum balance fee: \$25
Rates are compounded daily and credited monthly on the entire balance in the account.

Business Statement Savings Rates Accurate As of 2/9/2024	
Balance	\$0.01 and up
Interest Rate	0.10%
APY	0.10%

Minimum to open Business Statement Savings account is \$1,000.
Minimum daily balance to avoid fee: \$1,000
Below minimum balance fee: \$25
Rates are compounded daily and credited monthly on the entire balance in the account.

Disclosures applicable for all Business Banking products:

The Annual Percentage Yield (APY) is subject to change without notice. APY's stated may vary between states due to market condition. APY may change on Checking, Savings and Money Market accounts after account is opened. Fees may reduce earnings if the minimum balance is not maintained. Please see the terms and conditions and the complete fee listing for more information.

