



"We Create Solutions."®

RETAIL SPECIFICATIONS AND FEE LISTING

MasterMoney™/ATM Features

ATM Card limitation per 24 hours	\$300.00
MasterMoney™ card POS limit per 24 hours	\$500.00
Limits of withdrawal per 24 hours	Three
Account overdrawn via ATM.....	\$26.00
Number of free withdrawals per statement cycle from ATMs we do not own or operate*	Five
Fee for transactions in excess of limit	\$1.00
Fee for deposit.....	No Charge
Replace lost ATM/MasterMoney™ card	\$5.00
Copy of POS draft (each)	\$5.00

* Note that ATMs that we do not own or operate may assess fees.

Online Banking

Monthly fee	No Charge
Electronic transaction	No Charge
Paper draft transaction.....	No Charge
View Account Check & Statement Online	No Charge

Certificate of Deposit Account & Club Sterling CD™

Minimum balance to open account.....	\$500.00
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Statement Savings Account & Club Sterling Savings™

Minimum balance to open account.....	\$100.00
Minimum balance to avoid fee.....	\$100.00
Below minimum balance fee (quarterly)	\$10.00

"Your Choice" Checking Accounts

Sterling Eagle™ & Club Sterling Eagle Checking™

Minimum balance to open account.....	\$500.00
Monthly Average balance to avoid fee.....	\$500.00
Below minimum balance fee (waived with direct deposit)	\$15.00
Statement fee.....	No Charge
Early closeout before six months	\$10.00
Negative account balance (5 day grace period).....	\$5.00 per day

Sterling Freedom™ & Club Sterling Freedom Checking™

Minimum balance to open account.....	\$100.00
Monthly Average balance to avoid fee.....	\$0.00
Below minimum balance fee	\$0.00
Statement fee.....	No Charge
Early closeout before six months	No Charge
Negative account balance.....	No Charge

Personal Money Market & Club Sterling Money Market™

Minimum balance to open account.....	\$500.00
Minimum balance to avoid fee.....	\$500.00
Below minimum balance fee.....	\$10.00
Maximum number of cleared checks and preauthorized withdrawals per statement cycle	Six
Fee per check cleared and preauthorized withdrawal in excess of limit.....	\$10.00

Overdraft Protection

Late Fee.....	\$15.00
Return check fee.....	\$15.00

IRA Savings

Minimum balance to Open Account.....	\$300.00
Minimum Contribution Amount	\$50.00



RETAIL SPECIFICATIONS AND FEE LISTING

The following fees may be assessed against your account,
and the following transaction limitations, if any, apply to your account.

Check printing.....	See Deluxe pricing
Copies of each check.....	\$3.00
Teller check	\$5.00
Deposited checks (and other items) returned unpaid.....	\$20.00
Nonsufficient funds (NSF) - all items and ACH (each)	\$26.00
Account research.....	\$30.00 per hour
Account balancing assistance.....	\$30.00 per hour
Stop payments - all items and ACH, verbal & written (each)	\$26.00
Domestic Wire Transfers	
Outgoing.....	\$26.00
Incoming	No Charge
Foreign Wire Transfers	
Outgoing.....	\$37.00
Incoming	\$20.00
Photocopies of statements (each)	\$5.00
Non-machine readable encoded check fee (each rejected check).....	\$5.00
Garnishments/levies/injunctions/etc. (each).....	\$50.00
Safe Deposit Boxes*	
Small Box (2x5)	\$35.00 per year
Document Box (3x10)	\$45.00 per year
Large Box (5x10)	\$55.00 per year
Lost Key Replacement Fee.....	\$10.00

* Note: An account relationship is required to maintain a Safe Deposit Box

Sterling Senior Club™ - Member Benefits

Eligibility: Must be age 55+ and have either a Club Sterling Eagle Checking or Club Sterling Freedom Checking account. Membership is based on unique ownership title.

Please see our current rate sheet for additional interest rate benefits.

- **One Free Small Safe Deposit Box per Member or \$35.00 credit applied to the cost of a larger box** (Subject to availability and limited to first year of Membership. Existing safe deposit box holders will receive credit for the following year at the time of renewal.)
- **Free Standard Checks** (Includes standard blue, yellow or green checks for as long as the Member's account is open. Limited to one account per Member when ordered through a Customer Service Representative only.)
- **Free Teller Checks** (Limited to one check per statement cycle per Member.)
- **One Refunded Service Fee** (Limited to one fee per year, per Member. Maximum service fee refund is \$26.00)



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BUSINESS SPECIFICATIONS AND FEE LISTING

Business – MasterMoney™/ATM Features

ATM Card limitation per 24 hours.....	\$700.00
MasterMoney™ card POS limit per 24 hours.....	\$1,000.00
Limits of withdrawal per 24 hours.....	Three
Account overdrawn via ATM.....	\$26.00
Number of free withdrawals per statement cycle from ATMs we do not own or operate*.....	Five
Fee for transactions in excess of limit.....	\$1.00
Fee for deposit.....	No Charge
Replace lost ATM/MasterMoney™ card.....	\$5.00
Copy of POS draft (each).....	\$5.00

* Note that ATMs that we do not own or operate may assess fees.

Cash Management

Bill Pay.....	No Charge
External Transfer.....	No Charge
ACH.....	No Charge
View Account Balance.....	No Charge

Certificate of Deposit Account

Minimum balance to open account.....	\$500.00
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Statement Savings Account

Minimum balance to open account.....	\$100.00
Minimum balance to avoid fee.....	\$100.00
Below minimum balance fee.....	\$10.00

Checking Account - Sterling Solution™

Minimum balance to open account.....	\$100.00
Statement fee.....	\$10.00
Per debit charge (1-250).....	Free
Per debit charge (251 or more).....	\$.25 each

Overdraft Protection

Late Fee.....	\$15.00
Return check fee.....	\$15.00

Money Market Account

Minimum balance to open account.....	\$500.00
Minimum balance to avoid fee.....	\$500.00
Below minimum balance fee.....	\$10.00
Maximum number of cleared checks and preauthorized withdrawals per statement cycle.....	Six
Fee per check cleared and preauthorized withdrawal in excess of limit.....	\$10.00

Night Deposit Bags

Bag Rental.....	\$5.00
Replacement Bag.....	\$20.00
Lost Key Replacement.....	\$10.00



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BUSINESS SPECIFICATIONS AND FEE LISTING

The following fees may be assessed against your account,
and the following transaction limitations, if any, apply to your account.

Check printing.....	See Deluxe pricing
Copies of each check.....	\$3.00
Cashiers check.....	\$5.00
Deposited checks (and other items) returned unpaid.....	\$20.00
Nonsufficient funds (NSF) item (each)	\$26.00
Account research.....	\$30.00 per hour
Account balancing assistance.....	\$30.00 per hour
Stop payments (all items and ACH) verbal & written (each).....	\$26.00
Domestic Wire Transfers	
Outgoing.....	\$26.00
Incoming	No Charge
Foreign Wire Transfers	
Outgoing.....	\$37.00
Incoming	\$20.00
Photocopies of statements (each)	\$5.00
Non-machine readable encoded check fee (each rejected check).....	\$5.00
Garnishments/levies/injunctions/etc. (each).....	\$50.00
Safe Deposit Boxes*	
Small Box (2x5)	\$35.00 per year
Document Box (3x10)	\$45.00 per year
Large Box (5x10)	\$55.00 per year
Lost Key Replacement Fee.....	\$10.00

* Note: An account relationship is required to maintain a Safe Deposit Box