



Workplace Advantage Banking Program

An exclusive workplace group program to save you time and money.

To learn more, visit any Sterling National Bank Financial Center or call 800-278-6742.

Enjoy the account that works for you with Workplace Advantage Banking.

Simple

A simple, easy-to-manage everyday account with low balance requirements and offers new clients a

\$150 CASH BONUS* after satisfying certain requirements.

Simple+

An account that introduces additional banking benefits with qualifying balances and offers new clients a

\$250 CASH BONUS* after satisfying certain requirements.

Select

A relationship-based account that rewards you with more services, a preferred money market account rate¹, money-saving benefits and offers new clients a

\$350 CASH BONUS* after satisfying certain requirements.

Workplace Advantage Banking clients have access to these special benefits:

- > Complimentary Financial Consultation
- > Free Notary Services at many Sterling National Bank Financial Centers
- > On-Site Education Seminars

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Employer must be enrolled in the Workplace Advantage Banking (WAB) program for an employee to be eligible for WAB benefits. Employee is limited to enrolling one eligible checking account and one eligible savings or money market account in the WAB program.

* Account must be open when bonus is credited. As of 10/1/17, the Annual Percentage Yield (APY) is 0.05% for all balances in the Simple+ and Select checking accounts. Rates are variable and subject to change. Fees may reduce earnings on the account. Cash bonus will be reported as income on IRS Form 1099-INT. The bonus is limited to \$150, \$250, or \$350 for the Simple, Simple+, or Select checking account respectively. Limit one WAB cash bonus per client and account. WAB cash bonus cannot be combined with any other cash bonus offer. Clients who have previously received a bonus are ineligible. See Sterling Financial Center for additional terms, conditions and restrictions. Offer can be revoked by Sterling National Bank at any time.

Features and Benefits

Requirements to Avoid Monthly Service Charge

Monthly Service Charge If Requirements Are Not Met

Minimum Opening Deposit

Requirements to Receive Cash Bonus*

Online Banking

Mobile Banking³

Debit Card

Free Checkbook⁴

Safe Deposit Box Discount

Non-Sterling National Bank ATM Withdrawals & Inquiries (charged by Sterling National Bank)

Non-Sterling National Bank ATM Fee Rebates (charged by other financial institutions)

Fee Waiver with Transfers to Eligible Savings Account⁷

Simple

Minimum Average Monthly Balance¹ of \$250
OR
Direct Deposits² ≥ \$250 during your monthly statement cycle

\$3

\$25

Satisfy requirements to avoid the monthly service charge **AND** 1) Receive Direct Deposits of \$250 or more each month for three consecutive months within the first four months of account opening **OR** 2) make three Bill/People Pay payments of at least \$25 each month for three consecutive months within the first four months of account opening using Online/Mobile Banking—**Bonus will be credited to your account within 30 business days after receipt of the third month's Direct Deposit(s) or after the third month's Bill/People Pay payment has posted**

Yes

Yes

Visa[®] Debit Card

First Basic Order

None

4 non-Sterling National Bank ATM transaction fees waived per monthly statement cycle

None

The monthly service charge for either your Statement Savings or Insured Money Maker Account will be waived if you have transfer(s) totaling at least \$25 per monthly statement cycle from your linked account

Simple+

Minimum Average Monthly Balance¹ of \$2,500 in Simple+
OR minimum \$10,000 in combined linked deposit accounts on your statement cycle date

\$10

\$100

Yes

Yes

Visa[®] Debit Card

First Basic Order

None

Non-Sterling National Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met

None

Select

Minimum balance of \$25,000 in combined linked deposit accounts on your statement cycle date

\$15

\$100

Yes

Yes

Visa[®] Debit Card

Unlimited Basic Orders

\$20 off the annual rental fee of any size box⁵

Non-Sterling National Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met

Rebates of up to \$15 per monthly statement cycle if requirements to avoid monthly service charge are met⁶

¹ With a \$10,000 Average Monthly Balance in Select checking account.

² The Average Monthly Balance is calculated by adding together each daily closing balance throughout the monthly statement cycle and dividing this sum by the number of days in the statement cycle.

³ A Direct Deposit is a pre-authorized deposit credited to the client's checking account via Automated Clearing House (ACH).

⁴ To access your Sterling National Bank accounts using the mobile banking services, you must be enrolled in Online Banking. You will need internet access to use these services. Message and data rates may apply from your wireless carrier. Please check with your wireless service provider for details on its fees and charges.

⁵ Checks must be ordered from Sterling National Bank, through our vendor.

⁶ Box is subject to availability. Discount will be applied

as long as the fee is debited from your Select checking account, using Safe Deposit Box Auto-Pay. Only one discount per safe deposit box.

⁷ Clients with Select checking accounts, maintain the minimum balance requirement of \$25,000 in any combination of linked deposit accounts on their statement cycle date, receive a rebate of \$3 per withdrawal conducted at a Non-Sterling National Bank ATM up to a maximum of \$15 per Monthly Statement Cycle. This rebate may be reported on a 1099-MISC form.

⁸ The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in WAB. To enroll the Statement Savings OR IMMA in WAB, the account must be linked to an eligible checking account enrolled in WAB. The minimum opening deposit (\$500 for Statement Savings; \$2,500 for IMMA) will be waived. As long as

the savings or money market account is enrolled in WAB and receives transfer(s) totaling at least \$25 per month from a linked account, the monthly service charge (\$5 for Statement Savings; \$8 for IMMA) and the qualifying balance requirement (\$500 average daily balance for Statement Savings; \$2,500 minimum daily balance for IMMA) will be waived. Statement Savings and IMMA are subject to normal account restrictions as outlined in the Schedule of Charges and Availability of Funds brochure. The fee waiver does not apply to any other type of savings or money market accounts outside of the types of accounts mentioned here. See financial center for details.

Sterling National Bank reserves the right to discontinue or modify the WAB program at any time without notice.

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