

You Are Safe at Sterling:

100% of Your Sterling Checking Account Deposits are FDIC Insured



Sterling is Here to Help

Now, more than ever, it is important to understand the many changes that have occurred with FDIC insurance coverage for deposits maintained at FDIC member institutions.

Our relationship managers can assist you in becoming familiar with the changes and how they affect your deposits – whether at Sterling or elsewhere.

- Sterling National Bank is a participating institution in the extended FDIC Insurance coverage program.
- Sterling has a variety of options available to maximize FDIC insurance coverage for your deposits.
- Sterling is a participant in the CDARS Program

which can provide additional FDIC coverage options for Certificate of Deposit (CD) accounts.

- Sterling National Bank, founded in 1929 is a strong and stable financial institution. To review Sterling's 2009 financial statements and latest press coverage, please visit www.sterlingnationalbank.com.

FDIC's Transaction Account Guarantee Program

The FDIC Transaction Account Guarantee Program provides full coverage for non-interest bearing transaction deposit accounts at FDIC insured institutions that agree to participate in the program. This unlimited insurance coverage is temporary and will remain in effect for participating institutions until December 31, 2010.*

Sterling National Bank Legal Notice

Sterling National Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010*, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount of the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Note: Additional FDIC insurance may not be applicable to "Sweep" Accounts. See a Sterling representative for details.

For purposes of the Transaction Account guarantee program, the following accounts would be considered non-interest-bearing transaction accounts:

1) Checking Accounts (no interest paid).

2) IOLA Accounts -commonly known as Interest on Lawyers Trust Accounts and functionally equivalent accounts

3) NOW Accounts -commonly known as Negotiable Order of Withdrawal Accounts with interest rates (A) no higher than 0.50 percent through June 30, 2010, if the insured bank at which the account is held has committed to maintain the interest rate at or below 0.50 percent through June 30, 2010; and,(B) no higher than 0.25 percent starting July 1, 2010, if the insured bank at which the account is held has committed to maintain the interest rate at or below 0.25 percent for the period starting July 1, 2010 through December 31, 2010.*

*The FDIC has retained the right to extend the Transaction Account Guarantee Program for an additional year ending on December 31, 2011.