

## Your Checking Options



### ► FREE PERSONAL CHECKING

Features no minimum balance and unlimited check writing. Includes free: No annual fee ATM/Debit card with direct deposit, digital

banking, bill pay services, e-statements and free Starter checks.

### ► STERLING GREEN CHECKING

Convenient, environment-friendly, free personal checking that earns interest without minimum balance requirements. Includes free:

digital banking, bill pay services, e-statements, free Starter checks, identity theft assistance from Deluxe Provent, and a no annual fee ATM/Debit card.



### ► MONEY MARKET CHECKING

Includes free: Digital banking, bill pay services, e-statements, and free Starter checks.

### ► HEALTH SAVINGS ACCOUNTS (HSAs)

A tax-deferred account that helps you save for qualifying medical expenses. Qualified contributions are tax deductible. E-statements and no annual fee debit card are available.

### ► STERLING CLUB

Sterling Bank customers with combined deposit balances of at least \$10,000, including a demand deposit account with a monthly direct deposit, are eligible for this interest bearing, no maintenance fee account that offers free: Standard checks (or \$10 discount), no annual fee ATM/Debit card, digital banking, e-statements and bill pay services. Sterling Club members also receive a discount on safe deposit box rental.

### ► STERLING CLUB GREEN

For Sterling Club members who want the added benefits of free identity theft assistance from Deluxe Provent, along with environment-friendly e-statements. Includes free: Standard Checks (or \$10 discount).



## Contact Information

### BARRON BRANCH

234 E. LaSalle Ave., Barron, WI 54812  
Phone: (715) 537-3141 • Fax: (715) 537-9341

### CHETEK BRANCH

427 2nd Street, Chetek, WI 54728  
Phone: (715) 924-4817 • Fax: (715) 924-3288

### LUCK BRANCH

2547 State Road 35, Luck WI 54853  
Phone: (715) 472-4088 • Fax: (715) 472-4089

### RICE LAKE BRANCH

311 N. Main Street, Rice Lake, WI 54868  
Phone: (715) 736-6150 • Fax: (715) 736-6152

► **24-hour Phone Banking:** (800) 698-9783

► **Online Banking:** [www.sterlingbank.ws](http://www.sterlingbank.ws)

► **Mobile App:** Sterling Bank Wi mobile

## Hours of Operation

### LOBBY HOURS

Monday - Friday 9:00 a.m. to 4:00 p.m.

### WALK-UP HOURS

Monday - Friday 7:45 a.m. to 9:00 a.m.  
Monday - Friday 4:00 p.m. to 5:00 p.m.

### DRIVE-UP HOURS

Monday - Friday 7:45 a.m. to 5:00 p.m.  
Saturday 8:00 a.m. to Noon

**Sterling Bank**



Revised 10.24 • 1C



Helping You Achieve Financial Success Since 1885

## ► Checking Accounts



## GIVING YOU CHOICES!



Checking accounts are a convenient way to pay bills and acquire goods and services. With several options available, let Sterling Bank help you select the checking account that best fits your needs.

### ► Accounts that Meet YOUR Needs



Whether it's totally FREE personal checking (with no minimum balance requirements), our Sterling**GREEN** accounts (with free e-statements and no annual fee ATM/Debit cards),

a Health Savings Account (to save for qualified medical expenses), or a business checking account...Sterling Bank has a checking account option to meet your needs.

### ► Why Sterling Bank?



Since 1885, we've been serving the people of Northwestern Wisconsin. We are an independent community bank that takes great pride in providing professional, personal

service. We believe in building strong, long-term relationships with our customers and we're committed to helping you achieve financial success.

## Want more information?

For more information about any of our products or services, e-mail us at **info@sterlingbank.ws** or contact your local Sterling Bank branch location.

# CHECKING ACCOUNTS



	ACCOUNT	FEATURES	INTEREST	FEES & REQUIREMENTS
PERSONAL	<b>Free Personal Checking</b>	No minimum balance. <b>FREE:</b> Starter checks, digital banking, bill pay services, e-statements, and no annual fee ATM/Debit card with direct deposit.	None.	No maintenance fees. Direct deposit required for no annual fee ATM/Debit card.
	<b>Sterling<b>GREEN</b></b>	No minimum balance. <b>FREE:</b> Starter checks, no annual fee ATM/Debit Card, digital banking, bill pay services, e-statements and identity theft assistance (Deluxe Provent).	Variable rate.	No maintenance fees. E-statements are required.
	<b>Money Market</b>	Money Market rate with the safety, liquidity and convenience of a checking account. <b>FREE:</b> Starter checks, digital banking, and e-statements. ATM/Debit cards are available.	Variable tiered rate.	Up to six transfers per month by check, point-of-sale or preauthorized transfer. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.
	<b>Health Savings Accounts (HSAs)</b>	<b>FREE:</b> Starter checks, no annual fee debit card, digital banking, e-statements, and bill pay services.	Variable tiered rate.	Subject to government regulations pertaining to Health Savings Accounts. You must have direct deposit or deposit \$50 to open the account.
	<b>Sterling Club</b>	<b>FREE:</b> No annual fee ATM/Debit Card, Standard Checks (or \$10 discount on other check options), digital banking, bill pay services and e-statements. Club members receive a discount on safe deposit box rental.	Variable rate.	\$10,000 combined deposit account balance must be maintained. Demand deposit account with monthly direct deposit.
	<b>Sterling Club <b>GREEN</b></b>	<b>FREE:</b> No annual fee ATM/Debit Card, Standard checks (or \$10 discount on other check options), digital banking, bill pay services, e-statements, and identity theft assistance (Deluxe Provent). Club members also receive a discount on safe deposit box rental.	Variable rate.	\$10,000 combined deposit account balance must be maintained. Demand deposit account with monthly direct deposit. E-statements are required.
BUSINESS	<b>Small Business Checking</b>	No service charges with minimum average daily balance of \$500.	None.	If the average daily balance for the month falls below \$500, a \$3 monthly maintenance fee and \$0.15 per check fee applies.
	<b>Commercial Checking</b>	For corporate customers with special needs. An earnings credit based on the 91 day T-Bill rate will be given toward offsetting monthly charges.	None.	\$10 monthly maintenance, \$0.15 per check paid and \$0.05 per item deposited. An earnings credit based on the 91-day T-Bill rate will be given toward offsetting monthly service charges.

- For current Annual Percentage Yields and a disclosure containing additional information about terms and fees, contact your nearest Sterling Bank branch.
- FREE digital banking, telephone banking, and e-statements available on all accounts.

## Savings Options

*Sterling Bank offers a wide variety of savings opportunities. From our Statement Savings to Individual Retirement Accounts, we can help you select an option that best fits your needs.*



### ► STATEMENT SAVINGS

Earn interest on your account balance with easy access to your funds. Statement Savings accounts offer free e-statements, along with digital and telephone banking.

### ► CENTURY SAVINGS

An account for customers wanting the higher yield of a Time Deposit with the option to make deposits before maturity. A great savings option for real estate taxes, college tuition, vacations, or holiday gift buying.



### ► TIME DEPOSITS

These term accounts feature competitive rates and terms from 182 days to 60 months. Ask about our current rates



and terms.

### ► INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

A retirement savings account with variable and fixed-rate products available. IRA options include Traditional, ROTH, SEP (Self-Employed Plan) or SIMPLE (Savings Incentive Match Plan for Employees). IRAs are good tax-deferred savings options.



### ► HEALTH SAVINGS ACCOUNTS (HSAs)

A tax-deferred account that helps you save for qualifying medical expenses. Qualified contributions are tax deductible. Ask us how an HSA might work for you.



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Revised 10.24 • 1C

**Sterling Bank**

Helping You Achieve Financial Success Since 1885

## ► Savings Accounts



## SAVINGS YOUR WAY



From traditional savings options to Health Savings Accounts (HSAs), Individual Retirement Accounts (IRAs), Time Deposits and specialty savings options such as our Century Savings, Sterling Bank has the products and services to meet your savings needs.

### ► What's Right for You



Choosing the right savings options can play an important role in your overall financial success. Stop in or give us a call. We'll be happy to help you determine which savings options best fit your needs.

### ► Why Sterling Bank?



Finding a partner you can trust with your financial needs is important. Since 1885, we've been serving the people of Northwestern Wisconsin. We are an independent community bank that takes great pride in providing professional, personal service. We believe in building strong, long-term relationships with our customers and are committed to helping you achieve financial success.

## Want More Information?

For more information about any of our products or services, e-mail us at **info@sterlingbank.ws** or contact your local Sterling Bank branch location.

# SAVING ACCOUNTS



ACCOUNT	FEATURES	INTEREST	FEES & REQUIREMENTS
<b>Statement Savings</b>	Receive a periodic statement of your savings transactions.	Variable tiered rate.	A \$1 maintenance fee is assessed if average daily balance falls below \$100 for the month. Account holders age 18 or under are not charged.  Up to six transfers per month by check, point-of-sale or pre-authorized transfer.  Transfers and withdrawals made in person, by messenger, by mail or ATM are unlimited.
<b>Century Savings</b>	For the customer that wants the higher yield of a Time Deposit with the ability to make deposits before maturity.	Variable tiered rate.	Penalty for early withdrawal.
<b>Time Deposits</b> <i>(Multiple Maturities Available)</i>	Feature competitive rates with terms from 182 days to 60 months.	Tiered rate.	\$1,000 minimum balance requirement. Penalty for early withdrawal.
<b>Individual Retirement Accounts</b> <i>(IRAs)</i>	No administrative fees. Offered in savings or time deposit accounts for long-term tax-deferred savings.	Variable tiered savings rates or fixed rate time deposit.	Subject to government regulations pertaining to Individual Retirement Accounts.
<b>Health Savings Accounts</b> <i>(HSAs)</i>	A tax-deferred account for qualified medical expenses. Qualified contributions are tax deductible. HSAs roll over year to year and continue to grow tax-deferred.  Free Starter Checks.  No annual fee.	Variable tiered rate.	Subject to government regulations pertaining to Health Savings Accounts. \$50 or direct deposit to open account.

- For current Annual Percentage Yields and a disclosure containing additional information about terms and fees, contact your nearest Sterling Bank branch.
- FREE digital, and telephone banking is available to all customers.
- FREE e-statements are available.



# Sterling Pathway

*A Sterling Green checking account that helps launch teens to financial success!*

## ► Good Financial Habits Start Here!

Building smart money habits as a teen sets the foundation for financial independence later. Sterling Bank's Teen checking account (Sterling Pathway) combines freedom for teens with peace of mind for parents — all with no hidden fees, flexibility and maximum safeguards.



### Freedom & Independence for Teens

- FREE Debit Card
- Tap, pay, go - with Digital Wallet wireless payments
- Free Sterling Bank App with digital banking tools
- Send & receive money electronically
- Free Starter Checks
- E-Statements - go green & stay organized

### Security & Peace of Mind for Parents

- Total card management - parental control
- Instantly turn card on/off, 24/7 from anywhere
- Monitor and set spending limits
- No minimum balance requirements
- Free ID theft restoration assistance
- Security and usage safeguards built in
- Provides safe, financial independence options

## More than Just a Debit Card...

*Sterling Pathway offers education, flexibility, security & empowerment*

Give your teen the freedom and flexibility to spend — with the guidance to grow. A Sterling Pathways Teen checking account is more than just a way to manage money; it's a hands-on financial education tool that empowers your child to make smart decisions while you stay in control. Start building their financial confidence today — because the best time to teach good money habits is now.



Updated 7.25

## A Partnership for Prosperity...

Sterling Pathway helps teens take their first steps toward financial independence—while giving parents the tools to guide them.

Teens learn to budget, save, and spend wisely with a secure checking account and debit card. Parents can set limits, track spending in real time, and even pause the card when needed—all through a simple mobile app.

It's more than just convenience. It's a way for families to build solid, lifelong money habits for prosperity, together.

## ► GET STARTED!

For more information about Sterling Pathway please contact us at one of our branch locations.

- Barron (715) 537-3141
- Chetek (715) 924-4817
- Luck (715) 472-4088
- Rice Lake (715) 736-6150

[www.sterlingbank.ws](http://www.sterlingbank.ws)