



# Our Rates Are At THE TOP!

## **NEW!** Everest Money Market Savings Account

The **Everest Money Market Savings Account\*\*** from Sterling Federal Bank features our highest money market rates along with convenient access to your money. The Everest Money Market Savings Account will earn interest based upon your balance and the Federal Reserve Target Rate. Rates will be automatically adjusted when there is a change in the Federal Reserve Target Rate.

<b>1.46% APY*<sup>1</sup></b>	<b>\$50,000 minimum balance required</b>
<b>1.56% APY*<sup>2</sup></b>	<b>\$100,000 minimum balance required</b>
<b>1.66% APY*<sup>3</sup></b>	<b>\$250,000 minimum balance required</b>
<b>1.76% APY*<sup>4</sup></b>	<b>\$500,000 minimum balance required</b>

Don't wait. Stop in or call us today for details and discover how you can maximize your savings!

**Phone: 815.626.0614**

**110 E 4th St., Sterling, IL 61081**

**[www.sterlingfederal.com](http://www.sterlingfederal.com)**



**Sterling Federal  
Bank**



**Member  
FDIC**

Among the Top 1% Most Extraordinary Banks in the U.S.A.

1. \$50,000 to \$99,999.99—Fed Funds Rate minus 0.80% (minimum rate of 0.10%) 2. \$100,000 to \$249,999.99—Fed Funds Rate minus 0.70% (minimum rate of 0.10%) 3. \$250,000 to \$499,999.99—Fed Funds Rate minus 0.60% (minimum rate of 0.10%) 4. \$500,000 or greater—Fed Funds Rate minus 0.50% (minimum rate of 0.10%)

\* Your interest rate and annual percentage yield will change based upon changes in the Federal Reserve Target Rate (Fed Funds Rate). Currently 2.25%. The interest rate and annual percentage yield on your account will depend upon the daily ending balance you have in your account during the statement cycle. You must deposit a minimum of \$50,000 to open this account. The \$50,000 minimum deposit cannot come from accounts already on deposit at Sterling Federal Bank. Your interest rate and annual percentage yield will change the first of the month following a change in the Federal Reserve Target Rate.

\*\*Customer must have or open a checking account with Sterling Federal Bank to obtain and earn interest on this account. Failure to meet this requirement will result in 0% interest being earned on this account regardless of account balance. A service fee of \$25 will be charged every statement cycle if the daily ending balance falls below \$50,000 any day of the cycle.