

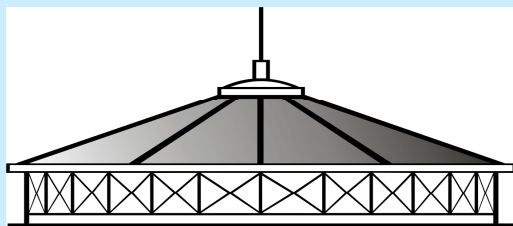
Temporary Liquidity Guarantee Program

Sterling Bank
has chosen to participate in the
transaction account guarantee component
of the FDIC Temporary Liquidity Guarantee Program:

**Under this program, all non-interest bearing
transaction deposit accounts, including all personal and
business checking deposit accounts that do not earn interest,
are fully guaranteed by the FDIC for the entire amount
in the deposit 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.**

**This unlimited insurance coverage is temporary and will
remain in effect through December 31, 2010.**



"A Great Community Bank"

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