UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

AA-CE-2022-47

TERMINATION OF THE AGREEMENT BY AND BETWEEN STERLING BANK AND TRUST, FSB, SOUTHFIELD, MI AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, to assure the safety and soundness of Sterling Bank and Trust, Southfield, Michigan ("Bank") and its compliance with laws and regulations, the Bank, by and through its duly elected and acting Board of Directors, and the Office of the Comptroller of the Currency ("OCC"), through the duly authorized representative of the Comptroller of the Currency ("Comptroller"), entered into an Agreement, dated June 18, 2019 ("Agreement"); and

WHEREAS, the OCC believes that the safety and soundness of the Bank and its compliance with laws and regulations does not require the continued existence of the Agreement.

NOW, THEREFORE, the OCC, through the duly authorized representative of the Comptroller, directs that the Agreement between the Bank and the OCC be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his duly authorized representative, has hereunto set his signature.

//s// Digitally Signed, Dated: 2022.09.27

Le Vell P. Hall Assistant Deputy Comptroller Cleveland Field Office