

Filed by The PNC Financial Services Group, Inc.
Pursuant to Rule 425 under the Securities Act of 1933 and
deemed filed pursuant to Rule 14a-12 of the Securities Exchange Act of 1934

Subject Company: Sterling Financial Corporation
Commission File No. 000-16276

On July 20, 2007, the following letter from James E. Rohr, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc., was provided to the employees of Sterling Financial Corporation:

James E. Rohr

Chairman and Chief Executive Officer

[PNC LOGO]

July 2007

All of us at The PNC Financial Services Group are excited about the plans to combine our organizations.

You have built an outstanding team and established the Sterling family as a strong competitor in a very competitive market. You have also developed a customer- and employee-centered culture – as well as core values – that complement our own. We share your enthusiasm for the Middle Atlantic market, and we admire the strong ties you have established with business and community leaders in the region.

Over the next several months, an integration team made up of representatives of PNC and Sterling will work closely to plan for our future. This kind of cooperation has enabled us to complete successfully a number of integrations with new partners. We have found that by working together we can minimize disruptions during the transition and maximize the benefits for all of our customers over the long term.

We understand that you may have questions about PNC. Enclosed are some materials to familiarize you with our company.

Thank you for your ongoing contributions. We are confident that, together, we can build a great company and do more for customers, employees, shareholders and communities.

Sincerely,

/s/ Jim Rohr

ADDITIONAL INFORMATION ABOUT THIS TRANSACTION

The PNC Financial Services Group, Inc. and Sterling Financial Corporation will be filing a proxy statement/prospectus and other relevant documents concerning the merger with the United States Securities and Exchange Commission (the "SEC"). WE URGE INVESTORS TO READ THE PROXY STATEMENT/PROSPECTUS AND ANY OTHER DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE MERGER OR INCORPORATED BY REFERENCE IN THE PROXY STATEMENT/PROSPECTUS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

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The PNC Financial Services Group

One PNC Plaza 249 Fifth Avenue Pittsburgh Pennsylvania 15222-2707

Investors will be able to obtain these documents free of charge at the SEC's web site (www.sec.gov). In addition, documents filed with the SEC by The PNC Financial Services Group, Inc. will be available free of charge from Shareholder Relations at (800) 843-2206. Documents filed with the SEC by Sterling Financial Corporation will be available free of charge from Sterling Financial Corporation by contacting Shareholder Relations at (877) 248-6420.

The directors, executive officers, and certain other members of management and employees of Sterling Financial Corporation are participants in the solicitation of proxies in favor of the merger from the shareholders of Sterling Financial Corporation. Information about the directors and executive officers of Sterling Financial Corporation is included in the proxy statement for its May 8, 2007 annual meeting of shareholders, which was filed with the SEC on April 2, 2007. Additional information regarding the interests of such participants will be included in the proxy statement/prospectus and the other relevant documents filed with the SEC when they become available.

ADDITIONAL INFORMATION ABOUT THE PNC/STERLING FINANCIAL CORPORATION TRANSACTION

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