



YES! THE BEST OFFER EVER!

LIMITED TIME ONLY

4 MONTHS CD SPECIAL

5.35%^{APY*}

New Money Required | FDIC Insured

TERMS	MINIMUM OPENING BALANCE	INTEREST RATE	APY
4-month	\$10,000	5.22%	5.35%

***APY = Annual Percentage Yield**

*ANNUAL PERCENTAGE YIELD EFFECTIVE AS OF 11/08/2023. INTEREST ACCRUES DAILY. THE MINIMUM BALANCE TO EARN APY IS \$10,000. INTEREST WILL BE COMPOUNDED MONTHLY AND CREDITED TO YOUR ACCOUNT MONTHLY UNLESS YOU REQUEST INTEREST TO BE PAID QUARTERLY, SEMI-ANNUALLY OR AT MATURITY WHEN YOU OPEN THE ACCOUNT. YOU MAY WITHDRAW ACCRUED INTEREST FROM THE ACCOUNT WITHOUT PENALTY. THE ANNUAL PERCENTAGE YIELD ASSUMES INTEREST WILL REMAIN ON DEPOSIT UNTIL MATURITY. AFTER THE ACCOUNT IS OPENED, NO ADDITIONAL DEPOSITS OR WITHDRAWALS CAN BE MADE. EARLY WITHDRAWAL PENALTY WILL APPLY. WE WILL NOTIFY YOU WHEN YOUR CD IS ABOUT TO MATURE. YOU'LL HAVE TEN CALENDAR DAYS AFTER THE MATURITY DATE TO CHANGE YOUR TERM OR WITHDRAW YOUR CD FUNDS WITHOUT PENALTY. FEES COULD REDUCE EARNINGS. IF YOU CHOOSE NOT TO MAKE ANY CHANGES, YOUR CD AUTOMATICALLY RENEWS FOR THE SAME TERM AT THE PUBLISHED GATEWAY BANK RATE AT THE TIME OF RENEWAL. OFFER MAY CHANGE WITHOUT NOTICE.

** NEW MONEY IS DEFINED AS MONEY NOT ALREADY DEPOSITED IN ANOTHER ACCOUNT AT GATEWAY BANK AND FUNDS IS DEFINED BY NET DEPOSITS IN GATEWAY BANK OVER THE PAST 12 MONTHS). GATEWAY HAS DISCRETION OVER ANY FINAL DECISION.



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