



# Amazing rate & FDIC Insured

6 MONTHS  
CD SPECIAL



ELIGIBLE  
CHECKING



5.30%

APY \*  
with the deposit  
of \$10,000.00 -  
\$99,999.99

\$10,000.00 - \$99,999.99

INTEREST  
RATE

5.17%

APY 5.30%

5.35%

APY \*  
with the deposit  
of \$100,000.00 +

\$100,000.00 +

INTEREST  
RATE

5.22%

APY 5.35%

Free  
Crystal Dragon

To receive your benefits:

- Open a 6-month CD with an eligible checking account by 03/31/2024
- \$10,000 minimum deposit balance required for CD account
- One transaction of Bill Pay or direct deposit (ACH) within the 90 days of the account opening
- Crystal Dragon will be given while supplies last

To qualify the special rate of CD account(s)

In order to receive the CD special rate described above, you must (1) open a CD account with non-interest checking or business checking account no later than 03/31/2024; (2) make an initial deposit to CD account of at least \$10,000 ; and (3) additional deposit of at least \$1,000 into the newly opened non-interest checking or business checking account at the same time; and (4) the eligible checking account must be set up with at least one transaction of a direct deposit/ Automated Clearing House (ACH) of at least \$250 or bill pay with any amount within the first 90 days the account is opened. If the account has no direct deposit/ACH/ Bill pay made within 90 days of the account opening. The CD rate will be adjusted 0.50% lower than the disclosed rate no other CD terms will be changed. Gateway has discretion over any final decisions.

#### \*APY = Annual Percentage Yield

Annual Percentage Yield effective as of 01/23/2024. The minimum balance to earn APY and the minimum deposit balance is \$10,000. Fees could reduce the earnings on the account. An early withdrawal penalty will apply. Subject to terms and conditions .

As of 1/23/2024, Gateway Bank's minimum deposit and balance requirements on eligible Checking Accounts are as follows:

Eligible Checking Accounts	Minimum Opening Deposit	Minimum Balance to avoid Monthly Fee	Interest Rate	APY
Non- Interest Checking	\$100.00	\$1,000.00	0.00%	0.00%
Business Checking	\$100.00	\$1,000.00	0.00%	0.00%

Other fees may apply see the Schedule of Fees and Charges. For more information, you can call us at (510)268-8108. Gateway Bank may issue an IRS Form 1099 reflecting the value of any gifts or bonuses valued at \$20.00 or more. Form 1099-INT will be issued if the interest value at \$10 or more. Federal, state, and local taxes, if any, on any gift or bonus you receive are your sole responsibility. All products and services are subject to bank approval.

©2024 Gateway Bank, F.S.B



360 8th Street, Oakland, CA 94607  
www.gatewayfsb.com

510.268.8108

