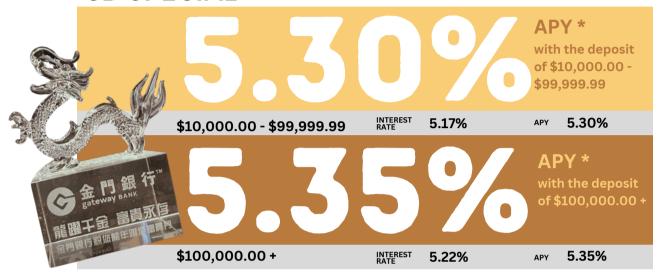


Amazing rate & FDIC Insured

6 MONTHS CD SPECIAL



ELIGIBLE CHECKING



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:

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

