



gateway  
BANK

# PICK YOUR TERM CD

# 3, 6, or 9 MONTHS

WITH RATES UP TO

# 5.25%<sup>APY\*</sup>

Tiers	Standard Promotion		Relationship Promotion	
	Rate	APY	Rate	APY
\$10,000.00 to \$99,999.99	4.89%	5.00%	5.03%	5.15%
\$100,000.00 and above	4.98%	5.10%	5.13%	5.25%

**Total Relationship Promotion applies to New & Existing Customers**

## How to qualify for the relationship Rate and APY

- Open a 3, 6, or 9 month CD with an eligible checking account by 08/31/2024
- \$10,000 minimum opening deposit for CD account
- One transaction of Bill Pay or Direct Deposit (ACH) of at least \$250.00 within 60 days of the account opening

\*APY = Annual Percentage Yield

In order to receive the relationship CD rate described above, you must (1) open a CD account with non-interest checking or business checking account no later than 08/31/2024; (2) make an initial deposit to CD account of at least \$10,000; and (3) additional deposit of at least \$1,000 new money into a 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 60 days the account is opened. If the account has no direct deposit/ACH/ Bill pay made within 60 days of the account opening, the CD rate will be adjusted to 0.15% lower than the disclosed rate; no other CD terms will be changed. Gateway has discretion over any final decisions.



\*Annual Percentage Yield effective as of 06/24/2024. The minimum balance to earn APY and the minimum balance to open account is \$10,000. Interest accrues daily. 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. Fees could reduce the earnings on the account. An 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. If you choose not to make any changes, your CD automatically renews for the same term at the published Gateway Bank interest rate and APY at the time of renewal. Offer may change without notice.

As of 6/24/2024, 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 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

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