



Consumer Rate Sheet

Accurate as of 02/01/2024

Member FDIC

Promotional CD Term (minimum \$500) ^{1,2,9,10}	Interest Rate	Annual Percentage Yield
7 months	5.37%	5.50%
13 months	4.89%	5.00%

CD Term (minimum \$500) ^{1,2,3,9}	Interest Rate	Annual Percentage Yield
6 months	3.40%	3.45%
12 months	3.20%	3.25%
24 months	3.30%	3.35%
36 months	3.06%	3.10%
48 months	2.96%	3.00%
60 months	2.86%	2.90%

MMDA Minimum Balance ^{4,5,6,9}	Interest Rate	Annual Percentage Yield
Any balance up to \$24,999.99	2.96%	3.00%
\$25,000	3.45%	3.50%

Gateway Checking Minimum Balance ^{5,6,7,9}	Interest Rate	Annual Percentage Yield
Any balance	0.50%	0.50%

Savings Minimum Balance ^{5,6,8,9}	Interest Rate	Annual Percentage Yield
Any balance	2.48%	2.50%

Deposit accounts not available in the following states: Alaska, California, Georgia, Hawaii, Illinois, Maine, Massachusetts, Montana, New Hampshire, New York, Rhode Island, Vermont.

1. A penalty may be imposed for early withdrawal.
2. IRA CDs (min. \$500 to open) can be opened for 1 year, 13 months, 2 year, and 3 year fixed terms at the 12, 13, 24, and 36 month Interest Rates and Annual Percentage Yields shown.
3. Existing CDs automatically renewing for time periods other than those listed will earn the Interest Rate and Annual Percentage Yield for the next-lower CD Term time period.
4. Minimum balance to open a MMDA account is \$1,000.
5. The Interest Rate and Annual Percentage Yield may change after the account is opened.
6. Fees could reduce earnings on the account.
7. Minimum balance to open a Gateway Checking account is \$25.
8. Minimum balance to open a Savings account is \$10.
9. Deposit products, interest rates, and Annual Percentage Yields may vary for businesses, financial institutions, and public funds, and are not available to brokers or dealers
10. 7 and 13 month Promo CDs automatically renew into 6 and 12 month CDs, respectively.

Contact a Gateway First Bank employee for more information about fees and terms.
www.GatewayFirst.com