GATEWAY Consumer Rate Sheet

ACCURATE AS OF 11/09/2026

CD Term (Minimum Balance $500) [1,2,3,9]	Interest Rate	Annual Percentage Yield
3 months	3.45%	3.50%
6 months	3.54%	3.60%
12 months	3.78%	3.85%
18 months	3.78%	3.85%
24 months	3.45%	3.50%
36 months	3.20%	3.25%
48 months	3.20%	3.25%
60 months	3.20%	3.25%
Gateway Money Market Minimum Balance [4,5,6,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance up to $24,999.99	1.74%	1.75%
$25,000 and above	2.47%	2.50%
Gateway High Yield Savings Minimum Balance [4,5,6,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance	2.33%	2.35%
Personal Savings Minimum Balance [5,6,8,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance	0.50%	0.50%
Gateway Easy Interest Checking Minimum Balance [5,6,7,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance	0.15%	0.15%
Gateway 50 Plus Checking Minimum Balance [5,6,7,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance	0.15%	0.15%
Gateway Premier Interest Checking Minimum Balance [5,6,7,9]	**Interest Rate**	**Annual Percentage Yield**
Any balance up to $1,499.99	0.15%	0.15%
$1,500 and above	1.49%	1.50%

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 (Minimum Balance $500) can be opened for 1 year, 2 year, and 3 year fixed terms at the 12, 24, and 36 month Interest Rates and Annual Percentage Yields shown above.
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 opening deposit for a Gateway Money Market account or a Gateway High Yield Savings 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 opening deposit for Gateway Easy Interest Checking, Gateway 50 Plus Checking, and Gateway Premier Interest Checking account is $50.
8. Minimum opening deposit for a Personal 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.

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