

Gateway Commercial Bank

"Member FDIC"

Current Interest Rates

All Rates and Annual Percentage Yields (APY) are accurate as of 02/13/2012

All Rates and APY's are subject to change at any time after the account is opened. Please call us at (480) 358-1000 for additional account terms.

Account Types	Minimum Opening Deposit	Minimum Balance to Obtain the APY*	Balance Range			Interest Rate	APY*
Charter NOW Account (2)	\$ 1.00	\$ 0.01	\$ -	and	Above	0.25%	0.25%
Charter Savings (2)	\$ 1.00	\$ 0.01	\$ 0.01	and	Above	0.40%	0.40%
Money Market (2)(4)	\$ 1,000.00	\$ -	\$ -	through	\$ 4,999.99	0.15%	0.15%
Money Market (2)(4)	\$ 1,000.00	\$ 5,000.00	\$ 5,000.00	through	\$ 24,999.99	0.40%	0.40%
Money Market (2)(4)	\$ 1,000.00	\$ 25,000.00	\$ 25,000.00	through	\$ 49,999.99	0.55%	0.55%
Money Market (2)(4)	\$ 1,000.00	\$ 50,000.00	\$ 50,000.00	through	\$ 99,999.99	0.75%	0.75%
Money Market (2)(4)	\$ 1,000.00	\$ 100,000.00	\$ 100,000.00	and	Above	0.80%	0.80%

ACCOUNT ANALYSIS EARNINGS CREDIT RATE

2.00%

Certificate of Deposit Rates ⁽¹⁾

90 days	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.35%	0.35%
6 months	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.50%	0.50%
12 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.75%	0.75%
24 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.99%	1.00%
36 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	1.39%	1.40%

Individual Retirement Accounts ⁽¹⁾

6 months	1,000.00	1,000.00	\$ 1,000.00	and	Above	0.50%	0.50%
12 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.75%	0.75%
24 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	0.99%	1.00%
36 months - Maximizer (3)	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	and	Above	1.39%	1.40%

(1) A penalty may be imposed for early withdrawal.

(2) Fees may reduce the earnings.

(3) A one time rate change is allowed during the term of the certificate.

(4) Some restrictions may apply.

*APY - Annual Percentage Yield

IMPORTANT NOTICES:

This rate page contains information about interest rates and Annual Percentage Yields (APY) for some of the most popular deposit accounts we offer.

Principal balance reductions, withdrawals of accrued interest, account fees or penalties will reduce the earnings on the account and may reduce the APY.

All information is subject to change: for additional information regarding our deposit accounts, please contact one of our Customer Service Representatives.