

Gateway Commercial Bank

"Member FDIC"

Current Interest Rates

All Rates and Annual Percentage Yields (APY) are accurate as of 05/21/2010

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 | 0.40% | 0.40% |
| Charter Savings (2) | \$ 1.00 | \$ 0.01 | \$ 0.01 | and | Above | 1.00% | 1.00% |
| Money Market (2)(4) | \$ 1,000.00 | \$ - | \$ - | through | \$ 4,999.99 | 0.25% | 0.25% |
| Money Market (2)(4) | \$ 1,000.00 | \$ 5,000.00 | \$ 5,000.00 | through | \$ 24,999.99 | 0.75% | 0.75% |
| Money Market (2)(4) | \$ 1,000.00 | \$ 25,000.00 | \$ 25,000.00 | through | \$ 49,999.99 | 1.39% | 1.40% |
| Money Market (2)(4) | \$ 1,000.00 | \$ 50,000.00 | \$ 50,000.00 | through | \$ 99,999.99 | 1.39% | 1.40% |
| Money Market (2)(4) | \$ 1,000.00 | \$ 100,000.00 | \$ 100,000.00 | and | Above | 1.39% | 1.40% |

ACCOUNT ANALYSIS EARNINGS CREDIT RATE 3.00%

Certificate of Deposit Rates ⁽¹⁾

| | | | | | | | |
|---------------------------|-------------|-------------|-------------|-----|-------|-------|-------|
| 90 days | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 0.75% | 0.75% |
| 6 months | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.00% | 1.00% |
| 12 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.19% | 1.20% |
| 24 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.74% | 1.75% |
| 36 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.98% | 2.00% |

Individual Retirement Accounts ⁽¹⁾

| | | | | | | | |
|---------------------------|-------------|-------------|-------------|-----|-------|-------|-------|
| 6 months | 1,000.00 | 1,000.00 | \$ 1,000.00 | and | Above | 1.00% | 1.00% |
| 12 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.19% | 1.20% |
| 24 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.74% | 1.75% |
| 36 months - Maximizer (3) | \$ 1,000.00 | \$ 1,000.00 | \$ 1,000.00 | and | Above | 1.98% | 2.00% |

(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.