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Dear Friends and Associates:

We're excited to announce that we have received approval from the Arizona Department of Financial Institutions and the Federal Deposit Insurance Corporation to begin raising \$10,000,000 in capital to launch Gateway Commercial Bank in Mesa.

During our planning stage we mailed questionnaires to business owners and community leaders to learn what services and support local business people want from their bank. Many of the suggestions were incorporated into our business plan. It was clear that business people want personalized service, so we hired a team of extraordinary veteran bankers led by James Christensen, our President and CEO, whose work history clearly shows the ability and desire to take personal care of customers. We look forward to demonstrating this at every opportunity.

There has been a tremendous amount of interest in our new bank and we expect the stock to be subscribed in a very short period of time. For more information about our "journey" in developing our bank in one of the fastest growing counties in the United States, visit our website at www.gcbaz.com where you can learn about our mission, our distinguished staff and our outstanding board of directors.

Enclosed is a Prospectus containing the details of our offering. Please read it carefully before you decide if this investment fits your needs. Feel free to call us at 480-358-1000 or drop by the bank with any thoughts or questions. We look forward to your involvement in this exciting new venture.

Sincerely,

Martin Whalen
Chairman

This letter is neither an offer to buy nor a solicitation to sell stock. Please read the prospectus thoroughly prior to making an investment.

Board of Directors

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Chairman

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