



6860 E. Warner Rd.
Mesa, Arizona 85212
Tel 480.358.1000
Fax 480.357.9000
www.gcbaz.com

July 27, 2007

Dear Potential Investor:

Gateway Commercial Bank (In Organization) is pleased to announce the receipt of approval from the Arizona Department of Financial Institutions and the FDIC to begin raising capital. We appreciate your interest and would like to invite you to attend one of the following informational receptions being held at the Arizona Golf Resort, 425 S. Power Road in Mesa:

Board of Directors

Martin J. Whalen
Chairman

Michael T. Hutchinson
Vice Chairman

Richard J. Adams, Jr.
Corporate Secretary

David L. Tinenko
Corporate Treasurer

James Christensen
President and CEO

Donna M. Esposito, CPA

Gene Johnson

Michael A. Licano

Trudy R. Licano

Ira Schwarzwald

Michael J. Snyders

Ralph V. Wilson, M.D.

August 15, 2007

or

August 16, 2007

5:30-7:00p.m.

7:30-9:00a.m.

Hors d'oeuvres & refreshments

Continental Breakfast

Please RSVP by August 10th to James Christensen at 480-358-1000, x205 or jamesc@gcbaz.com as to which meeting best fits your schedule. Please feel free to invite a guest that might be interested as well.

Thank you for the opportunity to share our vision of Mesa's newest community bank. We are excited to be the hometown bank and look forward to serving your needs for many years to come.

Sincerely,

James E. Christensen
President/CEO

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