GATEWAY BANK CONSUMER RATE SHEET

GATEWAY BANK 745 MARKET STREET MENDOTA HEIGHTS, MN 55118 March 1, 2016

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Gateway Interest Checking ^b	\$ 100.00		0.05%	0.05%
Gateway 50 Plus Checking b	\$ 100.00		0.05%	0.05%
Gateway Treasury Checking b Daily Balances of:	\$ 2,500.00			
up to \$2,499.99 \$2,500.00-9,999.99 \$10,000.00-24,999.99 \$25,000.00-49,999.99 \$50,000.00 and up			0.05% 0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05% 0.05%
Gateway Statement Savings ^b	\$ 100.00		0.05%	0.05%
Gateway Money Market Savings b Daily Balances of:	\$ 1,000.00			
up to \$999.99 \$1,000.00-2,499.99 \$2,500.00-9,999.99 \$10,000.00 and up			0.05% 0.05% 0.10% 0.10%	0.05% 0.05% 0.10% 0.10%
Gateway Treasury Savings b Daily Balances of:	\$ 10,000.00			
up to \$2,499.99 \$2,500.00-9,999.99 \$10,000.00-24,999.99 \$25,000.00-49,999.99 \$50,000.00 and up			0.05% 0.05% 0.10% 0.20% 0.65%	0.05% 0.05% 0.10% 0.20% 0.65%
Gateway Health Savings Checking Daily Balances of:	b			
\$500.00-\$ \$1,000.00 \$10,000.0	0-9,999.99 00-24,999.99 00-49,999.99		0.05% 0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05% 0.05%

b) The interest rate and annual percentage yield may change after account opening.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of 03-01-2016.

For current rate information call (651) 209-4800.

Member FDIC