

GATEWAY BANK CD AND IRA 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
03 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.20%	0.20%
06 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.25%	0.25%
09 MONTH CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.40%	0.40%
12 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.50%	0.50%
13 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.65%	0.65%
15 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.00%	1.00%
24 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.70%	0.70%
36 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.85%	0.85%
48 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.05%	1.05%
60 Month CD ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.59%	1.60%
IRA 03 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.20%	0.20%
IRA 06 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.25%	0.25%
IRA 09 MONTH ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.40%	0.40%
IRA 12 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.50%	0.50%
IRA 13 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.65%	0.65%
IRA 15 MONTH ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.00%	1.00%
IRA 24 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.70%	0.70%
IRA 36 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	0.85%	0.85%
IRA 48 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.05%	1.05%
IRA 60 Month ^a	\$ 1,000.00	\$ 1,000.00 ^c	1.59%	1.60%

a) A penalty will be imposed for early withdrawal.

c) Daily balance. The amount of the principal in the account each day.

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