PREMIER MONEY MARKET CHECKING



*APY = Annual Percentage Yield

Annual Percentage Yield effective as of 01/01/2025. The APY assumes principal, and interest remain in the account for one year. The minimum balance to earn the disclosed APY and the minimum opening deposit is \$10,000.00. Premier Money Market Account balances from \$10,000.00 - \$24,999.99 will earn 0.10% APY. Premier Money Market Checking APYs are 3.25% APY for balance of \$25,000 - \$99,999.99 and 3.75% APY for balances of \$100,000 and greater. Fees could reduce the earnings. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The monthly charge for servicing account is \$25.00 if balance falls below \$25,000. Interest is compounded daily and credited monthly. You may make up to six pre-authorized transfers or withdrawals by check, or other drafts to third parties per statement cycle. Interest rates for this account are variable determined by Gateway Bank FSB, at its sole discretion, and change at any time after account opening. The offer may end at any time and without notice. Subject to terms and conditions.

As of 01/01/2025, Gateway Bank's minimum deposit and balance requirements on eligible Money Market Checking Accounts are as follows:

ı			Minimum Balance to avoid Monthly Charge for Servicing Account		APY
	Premier MMK Checking	\$10,000.00	\$25,000.00	0.10% -3.69%	0.10% -3.75%
	Premier Business MMK Checking	\$10,000.00	\$25,000.00	0.10% -3.69%	0.10% -3.75%

Other fees may apply. See Schedule of Fees and Charges. For more information, you can call us at (510)268-8108.



