



Customer Financial Assistance Plan

Gateway was built on the foundation of strengthening families through homeownership. As the nation navigates through these historic times, Gateway remains focused on our mission. We know many of our customers are facing serious financial challenges due to these unprecedented events. We, at Gateway First Bank, are dedicated to supporting you through these difficult times.

For our mortgage customers impacted by COVID-19, we are offering the following assistance programs:

- **Forbearance of Mortgage Payments:** For a period of up to 12 months, we can defer your mortgage payments. Your credit rating will be protected as we will suspend credit reporting during this period. Additionally, late charges will not be assessed during this period. The forbearance period is meant to give everyone the opportunity to get past this time of economic and financial uncertainty without the pressure of making mortgage payments. It is important to note that mortgage payments will continue to accrue while you are in a Forbearance Plan and will become due after your Forbearance Plan has expired. Shortly before the expiration of the Forbearance Plan, Gateway will reach out to you and, working together; we will develop a more permanent solution for you and your family, including repayment plans or modifications.
- **Foreclosure Sales and Evictions:** We have suspended all foreclosure sales and evictions for two months. No foreclosure sales will be held between now and April 30, and no one will be removed from their home during this period.

Gateway is strong, and we are well-capitalized, making us the perfect partner for families all over the country. We will be here today, tomorrow and the next day to serve our customers. Right now, being a good partner means helping you navigate financial hardships resulting from current events. Please let us know how we can help you. Our customer care representatives are available to assist you and can be reached at 1-877-764-9319.

Thank you for choosing Gateway. Together, we will persevere until better times.