



Market Volatility: It's Still a Good Time to Buy or Refi a Home

There is no doubt that the current volatility of the market creates anxiety in our customers who are deciding to purchase or refinance a home. The dislocation going on in almost all financial markets is something we have not seen for several decades. At the same time, we are seeing record-low rates, which makes it a great time to purchase a new home or refinance your current loan. Taking advantage of today's lower rates, will save you thousands of dollars in interest over the traditionally higher levels of just a year or two ago.

We are navigating through historical times, but Gateway remains focused on our mission of strengthening families through homeownership. We have a talented leadership team with deep expertise in managing through these types of circumstances. Our company is strong, and we are well-capitalized, making us the perfect partner for families all over the country.

Gateway has over 1300 employees in 160 mortgage branches in 40 states ready to help your homeownership dream become a reality. Gateway—where we put the customer at the center of everything we do.

Read this FAQ for more details about Gateway

About Gateway First Bank

Established in 2019 after the merger of Gateway Mortgage Group with a 100-year old bank, Gateway First Bank emerged as a leading financial institution that provides digital banking and mortgage services for consumers and commercial customers. Headquartered in Tulsa, Oklahoma, Gateway funds over \$7.7 billion of mortgages annually, maintains \$1.5 billion in assets, and operates six bank branches in Oklahoma and 160 mortgage centers across America. With over 1,300 employees, Gateway is one of the largest banking and mortgage operations in the United States. Learn more at www.GatewayFirst.com. Member FDIC, Equal Housing Lender (NMLS 7233)

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Q: How stable is Gateway First Bank as a company?

A: Gateway is one of the 15th largest mortgage banks in the country and one of the top banks in Oklahoma. We fund over \$7.7 billion of mortgages annually and maintain \$1.5 billion in assets. We have a talented leadership team with deep expertise in managing through these types of circumstances. Our company is strong, and we are well-capitalized, making us the perfect partner for families all over the country.

Q: Is the money in my bank account safe?

A: Gateway First Bank is insured by the FDIC, which means customer funds are protected up to the legal limit of \$250,000 per account ownership category. This includes checking, savings, and certificates of deposit (CD) accounts.

Q: What type of accounts are not insured?

A: Gateway does not offer investment products such as mutual funds, annuities, life insurance policies, stocks, and bonds. Unlike the traditional checking or savings account, these nondeposit investment products are not insured by the FDIC.

Q: What is a secure way to protect my money in today's volatile market?

A: A Certificate of Deposit (CD) is a safe way to store your cash and earn interest over time. Gateway offers great rates and terms ranging from 6 to 60 months and multiple options that can help you meet your goals.

Q: Is it safe to come into the bank to make deposits and withdrawals considering the Coronavirus (COVID-19) is now in Oklahoma?

A: We are routinely cleaning and sanitizing all our locations. For your convenience, Gateway offers online banking through www.gatewayfirst.com and our new mobile phone app. You can make deposits, transfer funds, pay bills, and manage your account from anywhere without ever having to visit a bank location.

Q: Is my loan safe at Gateway?

A: Yes. Gateway First Bank is very financially stable. We are well capitalized with robust financial resources.

Q: What does it mean if Gateway sells the servicing rights of my loan to another company?

A: Selling servicing rights is a very common practice in the mortgage industry. Gateway periodically sells servicing rights, or the maintenance of a loan, to ensure that we have funds available for additional lenders.

Q: Who do I talk to if I have questions?

A: Customer Service Banking: 800.329.3371; Customer Service Mortgage: 877.764.9319

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