

Certificates of Deposit Term Description Sheet

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Gateway Bank of Florida, Daytona Beach, FL	FDIC Cert # 58176
Issuance Date: 05/17/2013	
Term: 7 years - 2558 days	Final Maturity: 05/18/2020
Interest Payment Dates: Monthly	
Call Information: Certificate of Deposit is callable in whole, at par, on 05/17/2014 and anytime thereafter.	
Custodial CD	
Except as set forth below, no withdrawal may be made from any Certificate of Deposit prior to the Maturity Date	
Interest Rate: 1.40%	
Asset#: 03471976	

LIMITED EARLY WITHDRAWAL

Early withdrawal from any Certificate of Deposit will be allowed: 1) in the event of failure by the credit union and upon written request from the NA, subject to a penalty of 4% on the amount of funds withdrawn; 2) in the event that at the time of merger, consolidation, or acquisition of the credit union holding the Certificate of Deposit causes the acquiring credit union to have uninsured funds, the amount of uninsured funds shall be available to be withdrawn subject to a penalty of 4% on the amount of funds withdrawn.