



Your
Gateway
to *better banking.*



Gateway
BANKING | MORTGAGE



Member FDIC

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Dear Valued Gateway First Bank Client:

Welcome to the Gateway family of customers! As of September 11, 2023, your account(s) will be transferred from Regent Bank to Gateway First Bank. While the name on the door will change, the same faces you have come to know will continue to serve you in the same historic building under the Gateway banner.

We have proudly served the Bartlesville community for the last five years by making home loans, and now we are excited to add a more comprehensive selection of deposit and banking services for both private customers and businesses in the Bartlesville area.

At Gateway, we are about strengthening families and the communities we serve. We do not just say this; we live it. As CEO, I treasure and will always guard our commitment to living our core values that support this Mission.

We promote the joy and peace of mind that comes with achieving one's financial goals. We help our customers and team members create a life that's not just about getting by, but getting ahead, having fun, pursuing passions, and helping others.

We have worked diligently to make this transition seamless and smooth. While we do not anticipate any problems, should you have a less-than-good experience, please let us know so that we can address any issues quickly.

Please feel free to contact us if you have any questions. We look forward to serving you.



Sincerely,

Scott Gesell
Chief Executive Officer



THE GATEWAY DIFFERENCE

At Gateway, our mission has always been to strengthen the communities we serve. Our team members have lived and worked in the Bartlesville area for many years and have a deep understanding of the needs in this community. We also understand you want a financial partner that treats you like a partner, not a transaction. That's why from the financial products and services we provide, right down to how we treat you as a person, our goal is to do right by you. This is your bank.



Gateway
BANKING | MORTGAGE

OUR CORE VALUES

Our core values guide how we interact with our customers, each other, and the communities we serve.

MAKE A DIFFERENCE

We honor our responsibility and commitment to impact change and make things better. This dedication is contagious, inspiring our customers, employees, and partners to find places where they make a difference in their own communities with our help.

DO THE RIGHT THING

We roll up our sleeves and take personal responsibility for doing what is right. And we empower our people to evaluate each situation through their own experience and wisdom, allowing them the freedom to find the best products and options for our customers.

GET IT DONE

Whether it's staying one step ahead of the question, proactively formulating new solutions, or learning a new skill, we give our all to each other and our customers every day.

BE A TEAM PLAYER

Our people are at the center of our success. We show respect by listening, responding, and shaping our relationships around the needs of each other as well as our customers. Because we're all in this together.

STAY GROWTH ORIENTED

We continuously ask ourselves what we can do for our customers and what we can do for each other. We search for new ways to bring opportunity to more people and challenge ourselves to grow personally, professionally, and as ONE Gateway.

GENERAL QUESTIONS

What will happen over conversion weekend? Will I be able to access my accounts?

The Bartlesville banking center will be closed on Saturday, September 9, and reopen on Monday, September 11, as Gateway. Beginning Monday, September 11, you are free to bank at any Gateway banking center location.

What other changes can I expect to see?

Be sure to look for envelopes with our name, Gateway, which may contain important information such as your monthly statement.

What do I need to do about my accounts?

Your depository accounts will be converted to similar depository accounts with the same account number you have today and will be available for you to view via Gateway Online Banking on the morning of September 11.

You will need to re-establish all direct deposits and pre-arranged payments using the Gateway First Bank routing number.

Will my account number(s) change?

No. You will keep the same account number for all of your accounts.

Will the terms and conditions of my account change?

Yes. As of September 11, your accounts will be governed by the terms and conditions in the Gateway Agreements and Disclosures (mailed separately). If you have any questions or concerns related to the updated terms, please contact one of our bankers.

Will my routing number change?

Yes. Your routing number will change to the Gateway routing number: 103112552.

Can I keep using the same checks I have now?

Please continue to use your Regent checks through September 10. If you write checks, your first set of new checks will be mailed to you shortly before conversion. Please start using your new Gateway checks on September 11.

Any Regent checks written prior to September 11 will be honored up to 90 days from the date the check was written.

Will rates on CDs change?

No. We will honor your current rates. You are also welcome to review the great rates Gateway has to offer on new CDs. Visit www.gatewayfirst.com to see our most current rates.

How will I receive my loan statements?

You will receive your loan statements in the mail. Please note the updated remittance address when making your loan payments.

Will my Regent debit/ATM card continue to work?

No. A new debit card will be provided to you just prior to account conversion. Your card will need to be activated on or after September 11, and will be immediately available for use upon activation.

GENERAL QUESTIONS

When are funds available after deposit?

Generally, on the first business day after the day we receive your deposit, excluding weekends and holidays.

Do I need to notify my employer or companies (e.g., insurance and/or utility companies) making automatic drafts or deposits to my checking account or savings account?

Yes. Please update your routing number with these parties, employers and/or companies.

What happens if my wire, direct deposit, or prearranged payment is sent to Regent Bank by mistake?

Regent will forward these deposits to Gateway for approximately 60 days. This process will add a day to normal funds availability. To ensure timely deposits, be sure to update your employer or other organizations with your new routing number.

What about FDIC insurance coverage of my deposits?

The standard FDIC deposit insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. If you already have Gateway First Bank deposits, your previous Regent Bank deposits will be insured separately from them for at least 6 months after your Regent Bank deposits become Gateway First Bank deposits.

Who do I call if I have more questions or need more information?

PERSONAL BANKING CLIENTS

918.907.3580 (NOTE: This number will be operational on September 11.)
A live banker is available during the following hours:
Mon-Fri 9AM - 5PM CT
Sat & Sun Closed

SMALL BUSINESS

Charlie Pilkington
SVP/Business Development
Direct: **918.907.3583**

COMMERCIAL

Chris Revard
Market President, Bartlesville
Direct 918.321.4567

TREASURY MANAGEMENT CLIENT SERVICES

918.777.7143
A client services representative is available during the following hours:
Mon-Fri 9AM - 5PM CT
Sat & Sun Closed

BANKING SUPPORT

800.329.3371
Mon-Fri 8am - 5pm CT
digitalsupport@gatewayfirst.com

NOTE: Please do not email private information such as your SSN or passwords.

LOST OR STOLEN CREDIT OR DEBIT CARD

800.500.1044 (available 24/7)

For up-to-date information and other conversion information, please visit **www.gatewayfirst.com/welcome-bartlesville**.

PERSONAL/DIGITAL BANKING

Will I need to change my recurring payments and direct deposits?

Yes. We have a handy tool for you to use to accomplish this through our online banking platform. Learn more about ClickSWITCH at www.gatewayfirst.com/digital-tools/clickswitch.

Will my login information for online and mobile banking change?

Yes. Instructions for self-enrolling into Gateway Online Banking will be provided the week before conversion. You will be able to choose your own login ID and set a password.

How will I access Gateway's personal digital banking?

Beginning Monday, September 11 you can access Gateway's personal digital banking after enrolling as a new customer. You can enroll through our website at www.gatewayfirst.com.



Online Banking Enrollment

Last Name:	Date of Birth:
<input type="text"/>	<input type="text"/>
Social Security Number:	Zip Code:
<input type="text"/>	<input type="text"/>
Requested Login ID:	
<input type="text"/>	

[Back to login](#)[Continue](#)

For further assistance on how to enroll, you can email us at digitalsupport@gatewayfirst.com or call **800.329.3371** Mon-Fri 8AM - 5PM CT.

NOTE: Please do not email private information such as your SSN or passwords.

Will I need to download a new mobile banking app?

Yes. You will need to download the appropriate version of the app to continue using mobile banking. Gateway is available in the app store in both iOS and Android devices.

PERSONAL/DIGITAL BANKING

Will my online banking and mobile banking terms and conditions change?

Yes. As of Monday September 11, your Gateway Online Banking and mobile banking will be governed by Gateway.

Will I be able to access digital banking during the conversion?

You will be able to keep your existing Regent login for up to 6 months to see any historical transaction data. You will also receive an email to create your Gateway First Bank login on September 11. Your available balance and all future transactions will be shown. You will be able to select your own login ID and password when you register.

Where can I find more information on digital banking?

To learn more about our digital banking tools, visit us at www.gatewayfirst.com/digital-tools.

For up-to-date information on digital banking and other conversion information, please visit www.gatewayfirst.com/welcome-bartlesville.

COMMERCIAL AND TREASURY

If I make my commercial loan payment by mail, does the mailing address change?

Yes. The mailing address will change to the following:

Gateway First Bank
Cherokee Branch
P.O. Box 267
Cherokee, OK 73728

Will the terms of my loan(s) remain the same?

Yes. The terms of the loan will remain the same.

If I would like to make my commercial loan payment by wire transfer, what wire instructions do I use?

WIRE TO GATEWAY FIRST BANK

ABA# 103-112-552
244 S Gateway Place
Jenks, OK 74037-3448

CREDIT TO GATEWAY FIRST BANK

Acct. #: 9997999701563000
244 S Gateway Place
Jenks, OK 74037-3448

PLEASE REFERENCE:

Borrower's Name and Loan Number

If my loan matures soon after conversion, who do I contact to renew my loan?

Chris Revard
Market President, Bartlesville
Direct **918.321.4567**

Will I still be able to send domestic and international wire transfers?

Yes. Your relationship manager can assist you with any of your outgoing wire needs, whether domestic or international.

COMMERCIAL AND TREASURY

TREASURY PRODUCT INFORMATION

As conversion weekend approaches, we know many things will be changing for you, so we want to help make the transition as easy as possible. Here is some helpful information to help you compare your current Treasury products with similar products at Gateway First Bank.

If you use at Regent...	You will be enrolled in the following product at Gateway...	Description	Website
Online Banking with User Administration tools	Online Banking with User Administration tools	Digital Banking solution suitable for businesses of all sizes	www.gatewayfirst.com
Lockbox –fewer than 25 items per month	Business Mobile Deposit	Make single check deposits anywhere using your mobile device	Accessed through the Gateway First Bank mobile app
Lockbox –25 or more items per month	Direct Link Merchant	Make deposits containing a single item or multiple checks with a desktop scanner or mobile device from the comfort of your office	Accessed via Single Sign-On from Online Banking
ACH Origination	ACH Origination	Originate payments or collections using the Automated Clearinghouse network	Accessed through Online Banking
Check Positive Pay	Check and ACH Positive Pay	Prevent fraud with Paper Check and ACH Positive Pay	Accessed through Online Banking
IntraFi ICS Sweep	IntraFi ICS Sweep	Expand your FDIC coverage while maintaining liquidity	https://portal.intrafi.com/login

GENERAL OVERVIEW OF GATEWAY TREASURY PRODUCTS

When will I receive login credentials for my Treasury products?

Credentials will be sent prior to conversion. More information regarding the type of credentials you'll receive and the timing will be provided in a separate communication.

Will training materials be available for the new Treasury products?

Yes. Self-paced training materials such as videos, user guides and frequently asked questions will be available for many of our Treasury products via our Resource Center. Soon, you'll receive a communication from Gateway that includes all the training information and resources you'll need to become familiar with our products prior to conversion.

Will I be able to access my Gateway Treasury products over conversion weekend?

In order for us to convert your accounts and products, your current Treasury products will not be available after September 8. You will gain access to your new Gateway Treasury products on Monday, September 11.

COMMERCIAL AND TREASURY

Will the terms and conditions of my Treasury products and services remain the same?

As of the conversion date, the terms and conditions for your Treasury products and services will be amended to be consistent with the standard Gateway First Bank terms and conditions governing our provisions of Treasury Management and IntraFi Services. Your use of Gateway First Bank's Treasury Management and IntraFi Services constitutes your consent to these terms and conditions. Your amended terms and conditions may be found at www.gatewayfirst.com/welcome-bartlesville.

No later than the week following conversion, we will provide you with the appropriate signature pages associated with such terms and conditions for your completion and return to Gateway First Bank.

ACH (AUTOMATED CLEARINGHOUSE)

If I utilize prefund for my ACH credit origination, when will my account be debited?

Your payment is debited on the day the file is processed, usually the day before settlement date.

Will I need a code for approving ACH batches?

Yes. You'll use One Time Passcode to approve and submit your ACH batches.

How will I access ACH?

ACH can be originated through our digital Online Banking system.

When is the last day I can originate ACH files out of our current Regent Bank online banking system?

ACH transactions can be originated through September 8 using your Regent Bank ACH platform, in accordance with Regent Bank's normal file submission and processing deadlines, provided the settlement date is no more than 60 days from the origination date. Any items with a settlement date beyond the 60-day time frame should be held and sent on Monday, September 11 through the Gateway First Bank digital Online Banking platform.

Will I have electronic access to ACH Returns and Notifications of Change?

Yes. You will be able to access all ACH Returns and Notifications of Change (NOC's) through Online Banking. Users entitled to view this information will receive an email each morning that ACH Returns or NOC's are presented.

BUSINESS ONLINE BANKING

Our digital Online Banking platform helps you gain insight into your finances and bank more efficiently. Access balance information, view activity, manage your cash, and more. Some of the features available to you are:

- Access to balances and activity for all Gateway accounts
- Quick Books integration
- Internal transfers
- ACH and wire origination
- User Administration tools
- Real-time stop payments
- Positive Pay for ACH and checks
- Alerts
- ACH Returns, Notifications of Change, and even EDI

COMMERCIAL AND TREASURY

If you are using one or more of these features at Regent today, we will automatically enroll you in that feature. We would be happy to assist you with additional features that your business may need in the weeks following conversion. Please note that you will need to establish new alert notifications either from your desktop or mobile device.

You will also be able to keep your existing Regent login for up to 6 months to see any historical transaction data within the Regent Bank online banking system.

Will I receive training on the features available to me within business online banking?

Training materials will be made available in our Resource Center at www.gatewayfirst.com/welcome-bartlesville. More details will be provided soon regarding specific training tools and documentation. Additionally, our Treasury Management service team will be happy to provide virtual training to you or your team on any of the features available to you in Online Banking.

Where do I access and download the Gateway Online Banking Mobile App?

You can download the Gateway First Bank mobile app for free from the Apple App Store, Google Play or Android Market using your mobile phone or device.

For up-to-date information on digital banking and other conversion information, please visit www.gatewayfirst.com/welcome-bartlesville.

INTRAFI

Will my IntraFi ICS balances transfer to Gateway First Bank's IntraFi ICS solution?

Yes. Your balances will transfer to Gateway First Bank during conversion weekend. Gateway First Bank will move your funds on Monday, September 11 into the same IntraFi ICS product (DDA or MMA) you are accustomed to.

Additional details regarding the logistics of this transfer will be provided in a separate communication soon.

Will my target sweep balance remain the same?

Gateway will ensure that you maintain the same target balance in your DDA that you have today. Of course, let us know if at any time you would like to change your established target balance.

Will I have access to the IntraFi client portal as I do today?

Yes. While your ICS account number is likely to change, you will have access to your information and your balances beginning Monday September 11. Credentials will be provided to you prior to conversion.

SPECIAL NOTICE FOR LOCKBOX CLIENTS

Gateway offers three robust check deposit solutions as an alternative to lockbox

- Remote Deposit Capture desktop solution (Direct Link Merchant)
- Remote Deposit Capture mobile solution (Direct Link Merchant)
- Business Mobile Deposit

Gateway First Bank has carefully considered the most compatible solution for your business to ensure you can continue to make deposits quickly and efficiently.

If your business is currently receiving on average fewer than 25 checks per month in your Regent lockbox, Gateway First Bank will enroll you in Business Mobile Deposit.

COMMERCIAL AND TREASURY

If your business is currently receiving 25 or more checks per month, we will work with you to enroll you in the appropriate Direct Link Merchant Remote Deposit solution. If you choose desktop, we will provide you with a small desktop scanner at no charge, and of course, offer installation assistance AND full training immediately following conversion.

Will I need to notify my payors of a new mailing address?

Yes. You will need to change your mailing address with each of your payors effective September 11. Please be sure to communicate your business mailing address prior to our scheduled conversion date of September 8. Note that different payors require different lead times for implementing address changes. Please plan accordingly!

What if Regent receives a payment in my Regent lockbox on or after September 11?

Gateway will send a courier to Regent Bank Tulsa to pick up any items received in lockbox for a period of 30 days after conversion. We will deposit the items, notify you of the deposit and provide you with deposit and payment details. Additional details will be provided soon regarding courier schedules and impact to funds availability. To ensure timely deposits, be sure to update your payors with your business address prior to conversion.

Who do I call if I need help or more information?

Our service professionals are ready to assist you post-conversion if you have questions or need help with your services.

COMMERCIAL CLIENTS:

Chris Revard

Market President, Bartlesville

Direct **918.321.4567**

TREASURY MANAGEMENT CLIENTS:

Direct **918.777.7143**

Toll Free **1.800.214.5138**

Additionally, a member of our team will contact each Treasury Management client by phone during the week following conversion to ensure proper set up of services and to answer any questions you may have.

IN THE COMMUNITY

Through employee participation and community involvement, as well as our charitable commitments, we're striving to make a difference by strengthening families and communities. We support community development issues like financial literacy, affordable housing, children's issues, economic development and disaster relief.

FINANCIAL EDUCATION

We use our expertise and backgrounds to increase the level of financial knowledge and understanding among those in the communities we serve. This creates financial resiliency because the "informed consumer" is the best protected consumer.

AFFORDABLE HOUSING

We strengthen families and communities through access to safe, sustainable, and affordable housing. Homeownership builds generational wealth and is part of the rising tide that lifts all our communities.

COMMUNITY WELL-BEING

We partner with stakeholders whose focus is to provide essential services related to health, safety, education, and other elements that form the foundation of a strong, connected, and unified community.

ECONOMIC DEVELOPMENT

We advocate for creating economic opportunity in all our communities. We strive for solutions to address cyclical poverty and other challenges faced by many families and people in our communities.

SUPPORTING YOUTH

We envision a future where all children in our communities have an abundance of opportunity to reach their greatest potential. We work to create and support an environment that fosters long-term, memorable, and significant growth for all young people to rise above the challenges they may face to excel in their life's path.

NUMBERS AT A GLANCE

7,100+ VOLUNTEER HOURS

\$3,000,000+ GATEWAY GIVES BACK DONATIONS

200+ ORGANIZATIONS SERVED

BANKING CENTER LOCATIONS

CHEROKEE

419 South Grand
Cherokee, OK 73728

Mon-Fri 9AM-4PM LOBBY
Mon-Fri 8AM-4PM DRIVE THRU
Sat-Sun CLOSED

580.596.3371

HELENA

220 North Main
Helena, OK 73741

Mon-Fri 9AM-12PM & 1PM-3PM LOBBY
Mon-Fri 8AM-12PM & 1PM-4PM DRIVE THRU
Sat-Sun CLOSED

580.852.3241

JENKS (micro branch)

244 South Gateway Place
Jenks, OK 74037

Mon-Fri 8AM-9AM LOBBY
Sat-Sun CLOSED
NO DRIVE THRU

918.324.0021

JENKS

100 South Gateway Place
Jenks, OK 74037

Mon-Fri 9AM-5PM LOBBY
Mon-Fri 9AM-5PM DRIVE THRU
Sat-Sun CLOSED

918.324.0021

NASH

107 South Main
Nash, OK 73761

Mon-Fri 9AM-12PM & 1PM-3PM LOBBY
Mon-Fri 8AM-12PM & 1PM-4PM DRIVE THRU
Sat-Sun CLOSED

580.839.2222

OKLAHOMA CITY

6303 Waterford Boulevard, Suite 100
Oklahoma City, OK 73118

Mon-Fri 9AM-5PM LOBBY
Sat-Sun CLOSED
NO DRIVE THRU

405.338.1578

TONKAWA

111 East Grand
Tonkawa, OK 74653

Mon-Thurs 8:30AM-4PM, Fri 8:30AM-5PM LOBBY
Mon-Thurs 8AM-4PM, Fri 8AM-5PM DRIVE THRU
Sat-Sun CLOSED

580.628.2572

TULSA-WARREN PLACE

6120 South Yale Avenue, Suite 108
Tulsa, OK 74136

Mon-Fri 9AM-5PM LOBBY
Sat-Sun CLOSED
NO DRIVE THRU

918.392.8527

WAKITA

1716 Main
Wakita, OK 73771

Mon-Fri 9AM-12PM & 1PM-3PM LOBBY
Mon-Fri 8AM-12PM & 1PM-4PM DRIVE THRU
Sat-Sun CLOSED

580.594.2251

BARTLESVILLE

422 South Dewey Ave
Bartlesville, OK 74003

Mon-Fri 9AM-5PM LOBBY
Mon-Fri 8:30AM-5PM DRIVE THRU
Sat-Sun CLOSED

918.907.3580

ATM LOCATIONS

Gateway has partnered with Allpoint ATM Network to provide our customers access to more than 40,000 free ATMs nationwide, including locations in Target, Walgreens, and CVS locations.

Visit www.allpointnetwork.com/#where to find a location near you.

