

**GATEWAY BANK, FSB**  
**ANNUAL MEETING OF SHAREHOLDERS**  
**NOVEMBER 17, 2023**

**THIS REVOCABLE PROXY IS SOLICITED BY THE BOARD OF DIRECTORS**

The undersigned shareholder hereby appoints Hope Lundt and Dan Tachiera as Proxies, each with the power to appoint their substitute, and hereby authorizes each of them to represent and to vote, as designed herein, all the shares of common stock of Gateway Bank, FSB (the "Company") held of record by the undersigned on October 19, 2023, the record date for the Annual Meeting of Shareholders to be held at 10:30 a.m., on November 17, 2023 or any adjournments thereof, with full powers of delegation and with all power the undersigned would possess if personally present, hereby revoking all previous proxies.

THIS PROXY, IF PROPERLY SIGNED AND DATED, WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED IT WILL BE VOTED "FOR" THE DIRECTOR NOMINEES AND "FOR" ALL PROPOSALS.

Should the undersigned be present and elect to vote at the Annual Meeting or at any adjournment thereof and after notifying the Company's Corporate Secretary at the Annual Meeting of the undersigned's decision to revoke this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by sending written notice to the Company's Corporate Secretary at the address set forth on the Notice of Annual Meeting, by voting via the Internet at a later time or by submitting a signed, later-dated proxy prior to a vote being taken on a proposal at the Annual Meeting.

The undersigned acknowledges receipt from the Company, prior to the execution of this proxy, of the Notice of Annual Meeting, the Proxy Statement for the Annual Meeting, the Shareholder Letter, and the Financial Statements.

**Please complete, sign and date this proxy and return it promptly in the enclosed envelope.**

The Board of Directors unanimously recommends a vote "FOR" the director nominees and vote "FOR" all the proposals.

1. Elect ten (10) Directors to serve until the 2024 Annual Meeting of Shareholders:

	FOR	WITHHOLD
01. Tim Chrisman	<input type="checkbox"/>	<input type="checkbox"/>
02. Louis Cosso	<input type="checkbox"/>	<input type="checkbox"/>
03. Greg Gersack	<input type="checkbox"/>	<input type="checkbox"/>
04. Arnold Grisham	<input type="checkbox"/>	<input type="checkbox"/>
05. James Keefe	<input type="checkbox"/>	<input type="checkbox"/>
06. Mark Lefanowicz	<input type="checkbox"/>	<input type="checkbox"/>
07. Hope Lundt	<input type="checkbox"/>	<input type="checkbox"/>
08. Collin Madden	<input type="checkbox"/>	<input type="checkbox"/>
09. Alan Schick	<input type="checkbox"/>	<input type="checkbox"/>
10. Curt Stoller	<input type="checkbox"/>	<input type="checkbox"/>

2. To consider and vote upon a proposal to amend the Bank's Second Amended and Restated Federal Stock Savings Bank Charter ("Charter") to increase the number of authorized shares of common stock available for issuance.

☐ FOR ☐ AGAINST ☐ ABSTAIN

3. To ratify an increase in the number of authorized shares of common stock reserved for issuance under the Bank's 2020 Long-Term Stock Incentive Plan ("Stock Incentive Plan").

☐ FOR ☐ AGAINST ☐ ABSTAIN

4. To approve the offer, sale and issuance of common stock to officers, directors and/or controlling persons of the Bank, in accordance with the Bank's Charter.

☐ FOR ☐ AGAINST ☐ ABSTAIN

5. To ratify the appointment of Eide Bailly LLP as the Bank's public accounting firm for the fiscal year ending December 31, 2023.

☐ FOR ☐ AGAINST ☐ ABSTAIN

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Shareholder


\_\_\_\_\_  
Signature of Shareholder



**NOTE:** Please sign exactly as your name appears on this proxy. When shares are held by joint tenants, both should sign. When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If a corporation, please sign in full corporate name by President or other authorized officer. If a partnership, please sign in partnership name by authorized person.

**VOTING INSTRUCTIONS ON REVERSE SIDE**

## **Voting Instructions**

You may vote your proxy in the following ways:

 Via Internet:

-  Login to <http://www.annualgeneralmeetings.com/GWBK2023/>
-  Enter your control number (12 digit number located below)

 Via Mail:

Pacific Stock Transfer Company  
c/o Proxy Department  
6725 Via Austi Parkway, Suite 300  
Las Vegas, Nevada 89119

### **CONTROL NUMBER**

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Time, on November 16, 2023.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.