UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

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In the Matter of:

Gateway Bank, F.S.B. Oakland, California AA-ENF-2020-73

ORDER TERMINATING THE CONSENT ORDER

WHEREAS, to assure the safety and soundness of Gateway Bank, F.S.B., Oakland, California ("Bank") and its compliance with laws and regulations, and after obtaining the Bank's consent through its duly elected and acting Board of Directors, the Office of the Comptroller of the Currency ("OCC") issued, through the duly authorized representative of the Comptroller of the Currency ("Comptroller") a Consent Order against the Bank dated October 26, 2011, AA-EC-11-90 ("Order"); and

WHEREAS, the OCC has issued a consent order against the Bank dated November 12, 2020 which replaces and/or supersedes the Order; accordingly, the continued existence of the Order is no longer required.

NOW, THEREFORE, the OCC, through the duly authorized representative of the Comptroller, directs that the Order be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his duly authorized representative, has hereunto set her signature.

//s// Digitally Signed, Dated: 2020.12.01

Julie A. Thieman Director for Special Supervision