



Federal Housing Finance Board

1625 Eye Street, N.W., Washington, D.C. 20006-4001

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www.fhfb.gov

August 10, 2007

Mr. David Twiddy
President
Gateway Bank & Trust Company
1141 North Road Street, Suite L
Elizabeth City, North Carolina 27909

Dear Mr. Twiddy:

The Federal Housing Finance Board has completed review of your institution's Community Support Statement. The analysis indicates that your institution has demonstrated a commitment to community investment and service and meets the regulatory standard.

Thank you for your cooperation.

Sincerely,

Charles E. McLean
Associate Director,
Office of Supervision

cc: Lynn Brazen, FHLBank of Atlanta