NEWS RELEASE

Gateway Mortgage Selects ICE’s MSP and Integrated Servicing Solutions to Enhance Servicing Operations and Customer Experience

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Gateway to implement the MSP servicing system with ICE Servicing Digital, ICE Business Intelligence and ICE Customer Service

ATLANTA & NEW YORK & JENKS, Okla.--(BUSINESS WIRE)-- Intercontinental Exchange, Inc. (NYSE: ICE), one of the world's leading providers of financial market technology and data powering global capital markets, today announced that Gateway Mortgage (‘Gateway’), a division of Gateway First Bank, has signed an agreement to implement **MSP**®, ICE’s mortgage servicing system, to support its mortgage servicing operations.

Gateway selected MSP to help improve early and late-stage servicing efficiency, strengthen compliance and support positive customer experiences as it scales its mortgage business. Implementing MSP allows Gateway to unite core servicing functions on a single platform, thereby helping to reduce risk, streamline operational complexity and deliver a more cohesive experience for homeowners.

"Gateway has built its business around helping individuals and families achieve their financial goals, and that commitment remains central to how we approach growth and select technology," said Earl Dunham, Chief Operating Officer at Gateway Mortgage. “ICE’s integrated servicing solutions give us the tools to operate more efficiently while maintaining the personal service and strong community relationships our customers count on.”

In addition to MSP, Gateway plans to adopt integrated solutions including **ICE Servicing Digital**, an app and web portal that allows homeowners to manage, pay and learn about their mortgage loans; **ICE Customer Service**, a call center solution that brings borrower information, interaction history and servicing functions into a streamlined

experience for customer service representatives; and **ICE Business Intelligence**, which provides advanced analytics and reporting capabilities, including automated reporting, interactive portfolio dashboards and access to loan-level information to support operational oversight and decision-making.

"Mortgage servicers rely on ICE to support the controls and functionality required to scale complex operations without sacrificing service," said Bob Hart, President of Mortgage Technology at ICE. "By bringing core servicing, customer engagement and analytics together, we can help Gateway manage growth, meet compliance requirements and give its teams more time to focus on customers."

MSP supports the full servicing lifecycle, from loan boarding through payoff or default resolution, with integrated capabilities that support loss mitigation, foreclosure, bankruptcy and invoicing. The platform provides servicers with the operational visibility, controls and flexibility they need to manage regulatory requirements and deliver consistent borrower experiences at scale.

About Intercontinental Exchange

Intercontinental Exchange, Inc. (NYSE: ICE) is a Fortune 500 company that designs, builds, and operates digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options **exchanges** -- including the **New York Stock Exchange** -- and **clearing houses** help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, **data services** and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At **ICE Mortgage Technology**, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines, and automates industries to connect our customers to opportunity.

Trademarks of ICE and/or its affiliates include Intercontinental Exchange, ICE, ICE block design, NYSE and New York Stock Exchange. Information regarding additional trademarks and intellectual property rights of Intercontinental Exchange, Inc. and/or its affiliates is located **here**. Key Information Documents for certain products covered by the EU Packaged Retail and Insurance-based Investment Products Regulation can be accessed on the relevant exchange website under the heading "Key Information Documents (KIDS)."

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding ICE's business that are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from

those contained in the forward-looking statements, see ICE's Securities and Exchange Commission (SEC) filings, including, but not limited to, the risk factors in ICE's Annual Report on Form 10-K for the year ended December 31, 2025, as filed with the SEC on February 5, 2026.

About Gateway First Bank

Gateway, headquartered in Jenks, Oklahoma, is a leading financial institution that provides banking and mortgage services to individuals and businesses. Gateway is one of the largest financial institutions in the state, with assets totaling over $2 billion. In addition to its eight banking centers in Oklahoma, Gateway has a strong national mortgage presence, with more than 80 mortgage locations and approximately 600 employees. Learn more at **Gatewayfirst.com**

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