

July 2024

10 Tips For Preparing For Back To School

Start a morning schedule

Wake your kids up at what will be their regular morning wake-up time. For older children, help them set an alarm clock so they can take responsibility for their own morning wake-up routine.

Eat a healthy breakfast

By now, we all know kids need a nutritious breakfast so they are ready to take on the day. Incorporate healthy breakfast options like apples, bananas, and whole grain toast. This will give them the energy they need to be mentally alert all day, instead of the mid-morning crash they'll get from sugary cereals.

Set out clothes the night before

Avoid frantic mornings by having your child choose what he or she will wear the night before. If you have a younger child, let him or her pick from a couple different options. Get into a routine of doing this even before school starts so your child is in the habit of planning ahead.

Pack a healthy lunch

In the days or weeks before school starts, plan and make your lunches for the next day together each night. Even though school isn't in session yet, you can help your kids get used to packing a lunch by having it labeled and ready to go each morning.

Follow a lunch schedule

Start eating lunch at the same time as your child will be when he or she is at school. This will help get your child's stomach on a schedule so he or she isn't going to class hungry and distracted.

Make dedicated TV-free time

Start getting into a homework routine now by having TV-free time during after-school hours. Use this time for a learning activity like reading a book or even talking about your day together.

Play board or word games

Playing games over the summer is a great way to keep your child's mind engaged and focused on building learning skills. This will help make sure your child is prepared when classes start and make the back to school transition a smoother one.

Stick to a bedtime routine

Early bedtimes usually go out the window over the summer break, but young minds need plenty of sleep to be ready to learn. Get back into a set bedtime routine now so your child isn't up late the night before the first day of school.

Read every day

Learning shouldn't stop over the summer. Each day, take at least 30 minutes to sit with your child and read together. This will help keep him or her engaged with learning and in the routine of daily schoolwork.

Stock up on school supplies

Take your child shopping for back-to-school supplies he or she will need to get the year off to a successful start. Shopping for backpacks, binders, and pencil cases will get your child thinking (and excited) about the upcoming school year.



ENJOY THE BACK TO SCHOOL TAX FREE WEEKEND!

Save hundreds during August 2 - 4 when purchasing school supplies for your kids and teens! This is the perfect time to make any large purchases like computers, tablets, office supplies and new clothes.

Learn more by [clicking here](#).

NEW Youth Certificate & Financial Literacy Program

Our new Youth Certificate Program is a youth certificate designed with your kids' financial success in mind. Save money with competitive APYs while also teaching your young member how to be financially savvy!

We have three different tiers of certificates ranging from ages 2-18, so everyone can get involved! We care about the financial future of your little ones!

View more information on this exciting new program, goGMFCU.org/YouthProgram and talk to your tellers about it during your next visit!

Certificate Tiers

Tier 1: Super Saver | Ages 2 - 10

5.00% APY*

Minimum Initial Deposit - \$50
 Minimum Additional Deposits - \$10
 Maximum Deposits Allowed - \$1,000



Tier 2: Economic Explorer | Ages 10 - 15

7.00% APY*

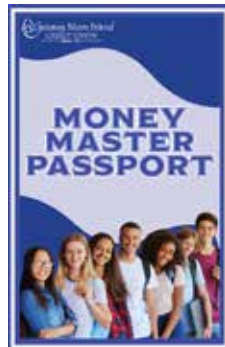
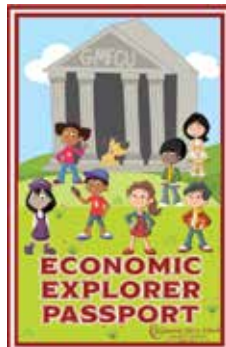
Minimum Initial Deposit - \$75
 Minimum Additional Deposits - \$10
 Maximum Deposits Allowed - \$2,000



Tier 3: Money Master | Ages 15 - 18

10.00% APY*

Minimum Initial Deposit - \$100
 Minimum Additional Deposits - \$25
 Maximum Deposits Allowed - \$3,000



Requirements

Passports must be completed and submitted 2 weeks prior to certificate maturity. For all Youth Certificates, a qualifying adult must be a full service member of GMFCU. Qualifying adult must have a share draft checking account with a minimum of \$200 direct deposit monthly.

* APY = Annual Percentage Yield

Upcoming Events & Holidays

Aug 3	Trivia Night 6pm
Sept 2	Labor Day CLOSED
Sept 14	Recycling Event @ South 9-11:30am

Recycling Events Return in the Fall

We are taking a break from our Recycling Events during the hot summer months. We will start those events back up in September!

Stay tuned for upcoming event information for South County, Shiloh and Twin Oaks!

LOAN RATES

EFFECTIVE July 15th, 2024

VEHICLE LOANS

The following are approx. payback terms.	AS LOW AS
Up to 36 months	5.95% APR*
37 to 48 months	6.25% APR*
49 to 63 months	6.95% APR*

OTHER LOANS

	AS LOW AS
Mortgage	Click for current rates
Share Secured	2.01% APR*
Stock Secured	9.25% APR*
Personal Loans	7.99% APR*
Personal Line of Credit	12.90% APR*

*APR=Annual Percentage Rate. Rates are subject to change, and terms and conditions apply. Our website contains the most current rates. Contact GMFCU for complete details. NMLS #410276

LOST CREDIT/DEBIT CARDS

If your GMFCU credit or debit card is lost, stolen or if you suspect unauthorized use, please call:

CREDIT CARD - (800) 558-3424 | 24/7
DEBIT CARD - (314) 621-4575 or
 (800) 621-4828 during business hours or
 (800) 472-3272 | 24/7

Meet The Community: Champion Olivia Eaton

Written by Jeri Peterson

Champion Olivia joined Gateway Metro's Member Services Team nearly seven years ago. She serves the membership as the branch manager at our Twin Oaks branch. Brenda Jackson, from our Automated Services and Electronic Services team submitted her nomination. She says, "Olivia always works as a team player and she is always positive towards members and co-workers alike. She goes on to declare, "I love how Olivia goes above and beyond for the members and her co-workers. Olivia is very knowledgeable about the products and services we offer." That's how she embodies Gateway Metro's core value: We will work as one team, throughout the organization, to ensure member loyalty.

Brenda goes on to share, "Olivia supports the mission of Gateway Metro Federal Credit Union: Helping People Realize their Financial Potential every chance she gets by educating members and co-workers. Olivia listens to various cues to match the member with the correct product or service."

Last but certainly not least, Brenda says, "Olivia is so patient and kind to both the members and her co-workers. Olivia is always willing to help out when needed."

That's the credit union difference. Nice work Olivia!

WHERE MEMBERS
MATTER



Save Big With Save to Win

This is a safe and fun way to save money at your own pace with the perk of being entered into a FREE drawing to earn more money! Every \$25 you save each month qualifies you for one entry. You could win \$25 - \$1,000 as a monthly winner or even up to \$5,000 if you are a Quarterly winner, wow! Learn more about Save to Win online at goGMFCU.org

*Limited to 100 entries per month.

Congratulations to our May Winners!



Trivia Night: Benefits LoveU2Pieces

Mark your calendar and come enjoy a night of trivia and prizes all while supporting a local cause, LoveU2Pieces. Trivia is a fun way to learn new facts and show others everything you know! This event is hosted by Gateway Metro's community service project, The Butterfly Project.

Trivia, silent auction, 50/50 and more will be held at this event. Light refreshments provided or you may bring your own.

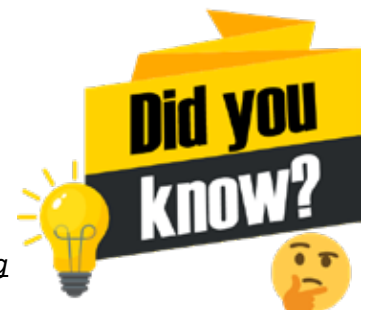


August 3, 2024 | 6pm

Crestwood Community Center | Whitecliff Park
9245 Whitecliff Park Ln Crestwood, MO 63126

\$250 per table | Up to 10 per table

RESERVE TODAY by contacting ButterflyCommittee@gmcu.org



What *You* Have to Say

Written by Jeri Peterson & Gateway Metro Members

The Gateway Metro Federal Credit Union team is committed to serving our members and our community. We choose to stand out from other financial institutions by being member-focused, relationship-focused and fiscally responsible advocates. We build authentic relationships, adhere to rigorous professional training and are mindful that this is your credit union we take care of every day. Sharing some of the meaningful acknowledgments and memorable testimonials we receive from members of the Gateway Metro family is an honor.

Our Gateway Metro Experience Supports Our Community-Focused Mission

“Two years ago, we applied to GMFCU’s Butterfly Project for a year’s worth of fundraising and exposure for LoveU2Pieces. We were hopeful but not selected. Imagine our surprise when we learned this year, Gateway Metro did chose us. We did not re-apply this year. Someone on the Butterfly Project committee re-submitted our application without us knowing. We are a small not-for-profit, slowly building for ten years now. We help families find solutions for their struggles of connecting socially and emotionally, whether they have a loved one on the autism spectrum or not. Our daughter, Leigh, is Founder & Executive Director. My wife and I (formerly founding board members) support her passion for providing unconditional love through personalized programming. Thank you Gateway Metro community. We appreciate your concern for your members and the work we are doing to make our dreams for a caring, more inclusive community a reality.”

- WR & C Shelton, Proud Gateway Metro Members since 1980

We like taking a few moments to feature “What You Have to Say” to let you know how much your words and deeds of kindness add to the growth of the Gateway Metro culture and community. If you would like to be considered to share your Gateway Metro Experience, please contact us at marketing@gmfcu.org

Easily Do Banking On-The-Go

If you’re not already taking advantage of our mobile banking opportunities, you’re missing out! Mobile banking with us makes staying on top of your finances a breeze.

View your account information, transfer or send funds, deposit money, and even get fraud alerts all from your cell phone! All it takes is a touch of a screen to quickly access all of your banking needs.

Get started with mobile banking today and download our Gateway Metro mobile app!

Learn more about mobile banking at goGMFCU.org/Access



*Must be eligible for membership with GMFCU. Must be a current member of GMFCU and be signed up for GMFCU Online Banking.

Subscribe to our Youtube Channel!

We are beginning to use Youtube to share all our amazing videos with you. As we add more content, we will let you know! Soon we plan to add fun and informative videos for you all to enjoy.

Thank you in joining us on our Youtube adventure and we hope you love the content we are in the process of producing.

Find us on Youtube: [@gatewaymetrofcu](https://www.youtube.com/@gatewaymetrofcu)

Like and subscribe today so you can stay updated when new videos are released.



☀️ ☀️ **Big Summer Savings!!!** ☀️ ☀️



Save 1% on Recreational Vehicles!

If you're looking to add some new summer toys to your collection, get a recreational vehicle loan with us! Enjoy up to 100% financing on boats and personal watercrafts, so you can be riding the waves all summer long.

Travel the world from the comfort of your own RV, trailer, or camper and get up to 80% financing and repayment terms up to 120 months. Additionally, take **1% off your qualified rate** on all recreational vehicle loans! That's what I call a road trip!

Learn more and apply at goGMFCU.org
Use promo code: **SUMMERFUN** when applying!

*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates current as of July 1, 2024 and are subject to change. Your actual APR will be determined at the time of loan approval and will be based on your application and credit information. Not all applicants will qualify for the lowest rate. Loan amount determines rate and term. All loans are subject to a minimum monthly payment. Offer ends September 30, 2024. Loan must be submitted by 09/30/24 and closed by 10/15/24 to receive offer.

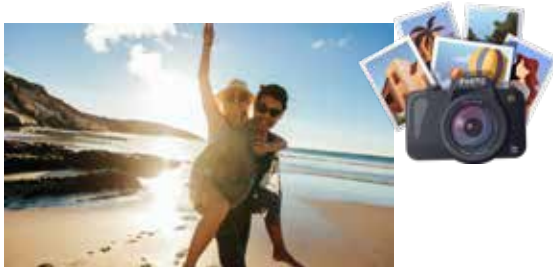
Save 2% on Auto Loans!

Looking to upgrade your wheels this summer? Secure an affordable auto loan with us to start your journey towards owning the perfect vehicle!

Get a new auto loan with us or refinance from another lender and receive **2% off a qualified rate** now until August 31st. Don't let this deal pass you by! You could potentially have a rate as low as 3.95%!

Learn more details and apply at goGMFCU.org
Use promo code: **SUMMERAUTO** when you submit your application!

*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates current as of July 1st, 2024 and are subject to change. Actual APR will be determined at the time of loan approval based on your credit, loan amount and term. Not all applicants will qualify for the lowest rate. Offer ends August 31st, 2024. Must close the loan by September 16th, 2024.



Save 2% on Vacation Loans!

Dreaming of the perfect summer getaway? Take out a vacation loan (personal loan) with us to borrow up to \$10,000 and get **2% off your qualified rate** so you can jet off to your dreamy destination!

We'll even allow you to take up to 60 months to pay the loan back. Get rates as low as 5.99% APR and no higher than 10.25% APR once you receive your 2% discount! All you need is a good credit score and you can be on your way to the perfect summer vacation!

Learn more and apply at goGMFCU.org
Use promo code: **VACATION** when you submit your application!



*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates and offers current as of July 1, 2024 and are subject to change. Actual APR will be determined at the time of loan approval based on your credit, loan amount and term. Not all applicants will qualify for the lowest rate. Offer ends September 30, 2024. Loan must be submitted by 09/30/24 and closed by 10/15/24 to receive offer.

Write a Review, Receive a Sweet Treat!

We love our members and we love looking for opportunities to reward them in big and small ways! When you write a positive review on Google or Facebook, you will receive a **Fritz's Gift Card** as a token of our appreciation.*

When leaving your review, please rate **4 stars or higher** and provide the **reason for your good review**. Once you post your review, we will reach out to you within a few days to arrange getting your gift card to you. We can either **1) arrange pick up at your local branch or 2) we can mail the gift card to you.**

Thank you all in advance for your positive reviews! If you do not hear from us within 1 week of posting your review, please email us at Marketing@gmfcu.org

* You may only receive a maximum of 2 gift cards. You can leave a review on both Google and Facebook and receive 1 gift card per review. Joints on your account cannot receive additional gift cards.



5 Travel Hacks for Vacationing with Kids

Whether you're jetting off abroad or staying in your home country, traveling with kids can certainly come with its challenges. Here are 5 top tips to help you maximize your time together and have the most fun for the whole family.

1. Plan ahead!

Make sure you know exactly where you're going, how you'll get there, and what facilities (like restrooms) are available.

2. Prepare for delays and downtime

If you know you will have a long journey, a long day out, or a busy day, prepare for it beforehand.

3. Don't pack too much in

Remember to stop and breathe, take in your surroundings, and enjoy the moment!

4. Make sure it's fun!

This might sound obvious, but make sure the activities you plan on doing are what the family wants to do.

5. Go with the flow

Be prepared to make your schedule flexible.

For the complete article, visit our partner, [BALANCE](#) by clicking [here](#).



Follow us on social media to stay in the Gateway Metro loop!

Informative articles, branch closures, upcoming events, contests and more!



goGMFCU.org | 314-621-4575 | 800-621-4828
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