

# UNDER THE ARCH:

## *Celebrating 90 Years of Gateway Metro*



July 2025

## *How to Manage Your Money After a Natural Disaster*

Floods, fires, earthquakes, tornados, and other natural disasters can wreak havoc with your personal life – including your finances. The following tips can help organize an action plan to tackle potential difficulties.

### **Insurance**

- If it is safe to enter, assess your home's damage, and make a list and take pictures of damaged and destroyed property and possessions. Gather whatever receipts you have for affected items.
- If your home is uninhabitable, see if your insurance company covers the cost of a hotel or temporary lodging.
- Review your insurance coverage, and file claims as soon as possible. Respond promptly to any requests for additional information.
- When dealing with a claims adjuster, take notes during the conversation.
- If you disagree with the insurance company's settlement offer, be polite but firm in your request for reconsideration. You may want to hire an independent claims adjuster to help you determine a fair amount and build a case. If appealing is not effective, you may want to hire a lawyer to explore your legal options, but be sure to weigh the costs against the potential gains.

### **Credit**

- Take inventory of your credit cards. If you cannot locate them, call the issuers immediately to report them missing.
- Use credit cards prudently. You may not have the means to repay a large balance in the future.
- Avoid using cash advances. The interest rate is typically higher than for purchases, and interest accrues immediately, making a cash advance a pricey way to acquire funds.
- Beware of scams. Pass on credit and loan offers that seem too easy to obtain, list a 900 number, or require you to pay something before receiving money. If you need a loan, contact a lender you know and trust. If you are in a declared disaster zone, you may be eligible for a Small Business Administration disaster loan, which can be used to repair your home and/or replace personal property.

- Do not reveal your Social Security number, credit card information, or checking account number over the telephone unless you made the initial phone call. Always beware of giving out sensitive information by email, as no email is completely secure.
- If you are unable to pay all of your creditors, be proactive and communicate with them as soon as possible – you could save your credit history from future damage. Following these actions can help:
  - Explain your situation honestly and in detail.
  - Request specific solutions. Depending on your circumstances, ask for either reduced or suspended payments. Be realistic – never propose more than you can afford to pay.
  - Give a date that you will be able to resume normal payments.
  - Provide relevant documentation.
  - Keep copies of all correspondence.
  - Update your creditors regularly.

### **Income and expenses**

- Develop a financial priority list. Your spending plan may be seriously affected by reduced income and increased expenses, so consider each line item carefully. What bills do you absolutely have to pay, and what bills can wait or be eliminated for now? Also make a priority list for any replacement products that you need to buy.



Article provided by our partner, Balance

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## Continued from Page 1: "How to Manage..."

- Keep the majority of your money in your financial institution. Cash in pocket is far riskier than cash in a checking or savings account. Even if your financial institution was affected by the disaster, you will likely still be able to access your money.
- Research tax breaks that you may qualify for due to your situation. You may be able to deduct causality-related losses on your federal income tax return and/or qualify for other special tax benefits. (See [www.irs.gov](http://www.irs.gov) or consult with a tax professional for more information.)

### Reconstruction

- If needed, make immediate temporary repairs (e.g., board your windows) to secure your home and prevent further damage. But do not enter your property if it is not safe to do so.
- Be cautious of contractors who knock on your door asking for work or place a flyer in your mailbox or on the street. Con artists often come out of the woodwork to prey upon those left vulnerable after a disaster.
- Get estimates from at least three licensed, bonded contractors. Check their complaint history with the Better Business Bureau ([www.bbb.org](http://www.bbb.org)), and ask for and contact references.
- Always get a written contract, and don't pay the full amount up front. Generally, you should not have to pay more than 30% initially. The final payment should not be made until the job is done.
- Make sure that repairs are done in accordance with local building codes and that you get a permit for any work that requires a permit.

### Additional resources

Here's where you can find help after a disaster:

- Your state and county offices of emergency preparedness
- Federal Emergency Management Agency (FEMA). Visit [www.fema.gov](http://www.fema.gov) or call (800) 480-2520
- American Red Cross. Visit [www.redcross.org](http://www.redcross.org) and search for your local chapter



## Ask How We Can Help

Have you have been affected by the storms and need some relief? Ask how we can help. We may be able to assist you with opening a loan to cover your expenses or we may even be able to even assist with a payment plan for a current loan payment to alleviate your situation temporarily.

Give us a call at 314-621-4575 to see how we can help today!

## Upcoming Events & Holidays

July 18	I Love My CU Day @ North County
July 25	I Love My CU Day @ All Other Branches
August 2	Trivia Night   6pm

## New Website Look

Coming Soon: We are currently working on updating the look of our website. We are excited to share it this summer. Our address will remain [goGMFCU.org](http://goGMFCU.org). Stay tuned to social media for more information.

## LOAN RATES

EFFECTIVE July 15th, 2025

### VEHICLE LOANS

The following are approx. payback terms.

AS LOW AS

Up to 36 months	5.25% APR*
37 to 48 months	5.25% APR*
49 to 63 months	5.25% APR*

### OTHER LOANS

AS LOW AS

Mortgage	<a href="#">Click for current rates</a>
Share Secured	2.01% APR*
Stock Secured	9.25% APR*
Personal Loans	7.99% APR*
Personal Line of Credit	12.9% 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

# Gateway Metro Outreach Call to Action Update

Written by Jeri Peterson

We would like to thank our members for inviting Gateway Metro to be of service to organizations that are important to them. It is a treat for us to provide financial literacy and responsibility programming within your community.

## Pathways High School – Belleville, IL

This is a really cool story. Last fall GMFCU member, Shannon had just been told he was a Save to Win™ winner. During this conversation we learned that the member has a child. We shared our newly created Youth Certificate Program, a fun engaging and educational financial literacy and responsibility product for children, youth and teens. This conversation also yielded an interesting tidbit. Shannon mentioned he was a teacher and wondered if Gateway Metro would be able to provide financial literacy and responsibility programming for his high school students. We connected our Shiloh, IL Branch manager, Sheryl to our member to discuss what would be a good program to present for the students. Once they worked out the details our team visited Pathways High School near Shiloh, IL in the spring. We discussed various financial literacy topics and engaged in great conversations. The students asked questions about topics like basic budgeting, saving and investing. They discussed their real-life goals and more. We were invited to return.

We look forward to continuing this inspiring opportunity to provide financial literacy and programming to our member's educational institution.

All the organizations featured in this series have a Gateway Metro Federal Credit Union membership connection. Gateway Metro is committed to providing support to organizations important to our membership. Please contact us if you are a Gateway Metro member interested in submitting for consideration a non-profit organization you are connected to as either an employee or a member. Your organization may receive free financial literacy and responsibility programming. This offer is available only to current full-service GMFCU members in good standing. This opportunity is non-transferable. You must have a willingness and ability to serve as facilitator between GMFCU and the organization. Please include your name, contact information, the name and address of the organization you are representing, what service the organization provides to your community, the age range of the audience and what sort of programming/topic you would like GMFCU to present. Here's our contact information: [marketing@gmcu.org](mailto:marketing@gmcu.org).

## We Want to Celebrate New Members with \$90 Bonuses!

Make summer even sweeter by sharing the benefits of membership! When you refer a friend or family member to GMFCU, you both get \$90! It's our way of saying thanks for growing our community.

New members earn \$90 when they open a qualifying account, and the referring member automatically gets their reward too. No extra steps needed!

Enjoy extra cash for your summer plans and help someone else get started with the perks of membership. Start referring today and take advantage of this limited time offer running in July and August!

Learn more at [gogmfcu.org/memberspecial](https://gogmfcu.org/memberspecial)



\*New member must qualify for membership. Referral cannot be an existing GMFCU member, joint member or previous member. Current member will receive incentive within 60 days of their referral opening any GMFCU account. New member will receive \$90 new member incentive(s) for completing the following actions: 1) open an auto loan with a minimum balance of \$5,000 2) open a Save to Win certificate with a minimum of \$25 3) open a personal loan with a minimum balance of \$500 4) open a share certificate with a minimum of \$500 deposit, youth certificate only requires \$100 minimum deposit 5) open a new checking account with direct deposit of at least \$200 per month. Direct deposit must post to new account within 90 days to qualify. (A qualifying direct deposit is a recurring electronic direct deposit of a paycheck, pension, Social Security or other regular monthly income by an employer or outside agency; does not include financial institution to financial institution transfers, person to person transfers or credit card cash advance transfers) GMFCU may modify or discontinue this offer without notice. Current member name must be provided when new member opens an account for referrer to qualify for \$90 referral incentive. This offer cannot be combined with any other offer. 1099 will be issued to members who receive total bonus over \$600 within 2025. Offer is only valid from July 1, 2025 through August 30th, 2025.

## Trends Makes Summer Easy



Summer is all about fun, adventure, and making memories—but that’s a lot easier to do when your finances are in check! Instead of stressing over budgets and expenses, you can set yourself up for a season of relaxation with the right financial tools.

With Trends, managing your money is effortless. This personal finance assistant helps you stay organized, budget smartly, and set financial goals that keep you on track—so you can focus on enjoying pool days, weekend getaways, and everything summer has to offer.

Make financial planning a breeze and start preparing for a stress-free summer today. Learn more about Trends by visiting [gogmfcu.org/online-banking](https://gogmfcu.org/online-banking)

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

## Save to Win Makes Saving Easy for You!

Save to Win is the perfect way to save over time, receive a great rate and have a chance to win more money! It 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](https://goGMFCU.org)

This certificate is one of the easiest ways to save... even when you're on a budget! If you deposit \$10 one week then another \$15 later in the month... that still qualifies you for an entry!

Save to Win is truly a way to cruise into summer savings while still having enough in your budget for fun!

### Congratulations to our May Winners!



\*Limited to 100 entries per month.

## Payments Made Easy With Zelle



Split costs easily & send your friends money for hotels, car rentals, activities & more with Zelle®! Let the good times roll! Summer plans are better when everyone's on the same page financially.

Whether you're coordinating a beach trip or a weekend road trip, Zelle® makes it simple to share expenses and keep things fair. No more chasing down reimbursements, just quick, seamless payments that keep the fun going!

Try Zelle® today and make group spending effortless [gogmfcu.org/zelle](https://gogmfcu.org/zelle)

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



# What You Have to Say

Written by Jeri Peterson and Gateway Metro Members

## It's a Family Affair: Meet the Fords

During our 90th Anniversary Gateway Metro continues sharing the stories of members who represent the thousands of people we serve within the St. Louis bi-state area and around the country. We are fortunate to have generations of families within our membership. As our young adults come of age, we want to acknowledge them and their parents. They represent the present and the future of the Gateway Metro community.

Last year Raniyah Ford and her twin sister Laniyah both applied for the 2024 Judith A. Lowe Memorial Scholarship. The Gateway Metro Federal Credit Union Board of Directors created the scholarship in honor of one of the credit union's past presidents. While it was a close vote among all the applicants, Raniyah decidedly stood out to our volunteer panelists and was awarded the scholarship. We wanted to take this moment to hear from Raniyah, Laniyah and their parents Leatrice and Robert to learn what this past year has been like as the twins recently completed their freshman year at college.

**JP:** Tell us about some of the things you have experienced during your transition from being a high school senior to becoming a college freshman?

**Raniyah:** During my transition, I experienced a major shift in responsibility. As a college student, I became responsible for maintaining good attendance, staying on top of communication, upholding academic standards, managing my spending habits, and practicing effective time management. Living in a dorm my freshman year taught me how to plan meals for the week and stick to a consistent, shared schedule with my roommate that we both committed to for the entire school year. Most importantly, I learned how to balance my academics with my faith and stay consistent in growing my relationship with God.

**JP:** Laniyah, what has surprised you most about the first year of your college experience?

**Laniyah:** What surprised me the most were the many interactions and opportunities offered through different classes and clubs at Maryville University. For instance, my sister and I joined Gospel Choir, and by the second semester, we became the first music club at the school to record a song. It was our very own original piece, written by our instructor Damon Mitchell, called "Shine." It was truly an unforgettable experience during my first year of college.

**JP:** How has the financial literacy education you acquired with the help of your family and Gateway Metro served you?

**Raniyah:** The financial literacy education I received has played a huge role in building my financial confidence and decision-making skills. My family taught me smart spending habits and the value of responsible money choices from a young age. With the help of Gateway Metro, I received my first debit card at age 13, which allowed me to begin managing real-life spending and developing smart financial habits early on. They always encouraged me to understand the basics of banking and to set clear financial goals for myself.

**Laniyah:** The financial literacy I've gained from my family has served me extremely well. Since high school, my parents have always emphasized the importance of saving, and that mindset has helped me grow financially. Budgeting has always been a core value in our home. Even if I have money in my savings account, I don't touch it. I've learned to live in a way that doesn't make me overly dependent on each paycheck. The key lessons I carry with me are save, and budget!!

**JP:** What are your plans for the summer and your sophomore year?



Left to rt: Raniyah, Robert, Leatrice and Laniyah Ford

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**Raniyah:** This summer, I set out to achieve two big goals: getting my first job and buying my first car, and I'm proud to say I accomplished both. As a nursing student, I also plan to complete my CPR certification. I'll continue saving and managing the money I earn, putting it toward school and my bills. Looking ahead to sophomore year, I'm excited for my nursing classes because with every new skill I gain, I'm one step closer to fulfilling my purpose and reaching my lifelong goal.

**Laniyah:** Since I'm a nursing student at Maryville University, I have a few things I need to get done on my own over the summer. That includes CPR certification and setting up my CastleBranch account so I can be ready for clinicals in the spring. Aside from that, I'll be working at my job and continuing to save a good portion of each paycheck. For my sophomore year, I plan to begin working in a hospital setting; an essential step toward pursuing the nursing career I'm passionate about.

**JP:** What would you like to share with youth, teens and young adults in the Gateway Metro Community?

**Raniyah:** Start learning about money early, and don't be afraid or hesitant to ask questions. Learning how to budget, save, build credit, and even contribute to retirement takes time, effort, and the right guidance. Being willing to learn now can make a huge difference in your financial stability and help lay the foundation for a secure future. Everyone's financial journey is different, so focus on staying consistent and doing what works best for your personal growth and lifestyle.

**JP:** What would you like to share with youth, teens and young adults in the Gateway Metro Community?

**Raniyah:** Start learning about money early, and don't be afraid or hesitant to ask questions. Learning how to budget, save, build credit, and even contribute to retirement takes time, effort, and the right guidance. Being willing to learn now can make a huge difference in your financial stability and help lay the foundation for a secure future. Everyone's financial journey is different, so focus on staying consistent and doing what works best for your personal growth and lifestyle.

**Laniyah:** I'd love to encourage others to try to always have at least some type of plan for your future. Whether it's financial planning or just how you want to live day-to-day, having a vision can go a long way in staying organized and prepared. Building good habits like budgeting and saving early on can create a strong foundation and ease a lot of stress later in life. When you start putting money aside now, you'll feel more secure and confident about the future.

**JP:** As parents, what advice would you share with the Gateway Metro Community about how you prepare your family for high school, college and adulthood?



Left to rt: Laniyah, Leatrice, Robert and Raniyah Ford

**Leatrice and Robert:** We strongly advise parents to commence preparing their children for high school or college as soon as they enter middle school. This proactive approach will equip them with the necessary knowledge and skills to excel in the classes they'll encounter in high school, whether they're general or honors courses. Moreover, the classes they take in high school may even be transferred to college for credit. Setting goals at an early age can offer a glimpse into their future aspirations and help them chart a path towards their desired life goals. At the age of 13, all four of our children opened checking and savings accounts at Gateway Metro Federal Metro Credit Union. We would also highly recommend enrolling them in Personal Finance classes to equip them with essential life skills.

**Raniyah and Laniyah, proud GMFCU members since 2019 & Leatrice and Robert, proud GMFCU members since 2009**



## Trivia Night For a Good Cause

Join Gateway Metro's Butterfly Committee for a fun-filled night of Trivia! Enjoy an evening out with fun facts, refreshments and a chance to win some prizes.

Silent auction, 50/50 and more will be held during this trivia event to help raise donations. All proceeds go to help a great local cause, Annie's Hope!

**August 2nd, 2025 | Doors open at 6PM**

Trivia begins at 6:30PM

**Crestwood Community Center – Whitecliff Park**

9245 Whitecliff Park Ln.

Crestwood, MO 63126



**Cost per table is \$250\***

If you don't have a full team, it's okay! You can register as an individual and we will have a table you can use by yourself or we can place you with other individual players. \$25/person for individuals.

You can bring your own snacks and beverage as well!

\*Tables hold 10 people.

## The Butterfly Project: Annie's Hope



Throughout the year, we will be accepting donations at our shred events and branches along with raising money and awareness through candy sales and trivia night.

We will be collecting cash donations as well as rolling and cutting tools for Play Doh, bright acrylic paint (2 oz. bottles), brushes for acrylic paint (1-3") and gifts cards to the following stores: Amazon, Michael's and Sam's Club.

Annie's Hope has the mission to be the "first choice" bereavement center focused solely on the needs of grieving children, adolescents, and their families in the St. Louis region. To lead transformational change in the way our region views, acknowledges, and responds to grief, death, and dying.

To learn more about Annie's Hope and their service provided to the community, please visit their website [annieshope.org](http://annieshope.org)

## We're Hiring, Come Make a Difference With Us!

Did you know we're looking for some awesome new coworkers to join our Gateway Metro family? We are seeking Member Service Representatives at various locations.

Visit our Career page online at [gogmfcu.org/careers](http://gogmfcu.org/careers) to learn more about our benefits, perks of working at Gateway Metro and then submit your application today!

# Ten Money-Saving Tricks for Online Shopping



Chances are you may be doing a little more online shopping this year, or more likely, a lot more online shopping. As online retail continues to grab market share, more and more consumers are turning to the internet for everyday staples, holiday gifts, and even groceries, but how do you keep your spending under control?

It is easy to get carried away as you shop online, filling your virtual cart with item after item and spending real money in the process. But there are also ways to beat the online merchants at their own game, starting with the ten money-saving tricks listed below.

1. Download a savings code finding app
2. Buy discount gift cards and use them online
3. Shop with your accumulated credit card points
4. Research price protection policies
5. Abandon your cart - you could gain a discount
6. Become a new customer - you could receive a perk like free shipping
7. Look for online coupons
8. Sign up for the loyalty club or program
9. Check out resellers for cut-rate deals
10. Add items to your wish list - makes tracking price changes easier

Shopping online is undoubtedly convenient, with fast and often free shipping and a massive selection of merchandise at your fingertips. But buying online is not always the lowest priced option, and there is no guarantee that you will get the best deal. So before you start, do research, and compare prices. And if you want to save money and enjoy the convenience of online shopping, the tips listed above may help get you started.

[Click here to read the full article and in-depth tips.](#)

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