

UNDER THE ARCH:

Celebrating 90 Years of Gateway Metro



December 2025

5 Financial New Year's Resolutions

Get more exercise. Lose weight. Quit smoking. These are the bold boasts of New Year's resolutions. Folks commit themselves to radically changing their lives at the start of the calendar year. About 45% of people make New Year's resolutions in the average year, and most have to do with health.

But the same line of thinking can be taken in the context of your financial health. Let's look at some of the most oft-made New Year's resolutions and how to translate them into personal finance resolutions. We'll also have a few tips on how to stick to them!

Quit smoking – Give up credit cards

This is the most common New Year's resolution, and with good reason. Smoking is bad for you in the present and in the future. It's powerfully addictive, though, and very difficult to put down.

Similarly addictive and no less bad for you is credit card debt. The monthly payments drain your income and the revolving door of debt keeps you from ever getting ahead. Beyond the immediate concerns, long-term credit card dependency can ruin your credit and hurt your chances of enjoying a long, happy retirement.

Make a resolution this year to lose your credit card "addiction." Make this the year of living within your means while borrowing responsibly. Pledge to make this a debt-free year. If you're keeping a card "for emergencies," take it out of your wallet. Put it in a safe place and only use it in a genuine emergency. Use your debit card to maintain the convenience of plastic and lose the staggering interest rates. If you do need a credit card, chances are your card has the lowest rate. Keep that, and dump the rest.

Lose weight – Trim the fat from your budget

Retailers have Black Friday in November; gyms have it on Jan. 2. Everyone will be trying to shed the holiday pounds by spinning, swimming and sweating. The rewards are substantial: People who weigh less are more likely to be promoted at work, live

longer and even spend less each year.

There's another place you can trim fat besides your belly: your budget. Make a plan to sit down with your spouse and discuss how you spend money each week. Look for places you can make cuts without sacrificing things you both enjoy. Pay special attention to groceries and meals out.

Don't feel like you have to give up everything at once. If you're eating out twice a week, don't try to go immediately to zero. Just as you need to start slow when working out to avoid injury, feel free to start slow with cutting back your expenses. That way, you avoid the potential for snapping back harder.

Family time – Make a will

Time is short. Spend it with people and things you care about. The holidays are a time to rekindle connections with family members who may have grown apart over the years. There's no reason that relationship has to fade. Enjoy the time you have with the people who mean the most to you.

That same realization that life is short should be a call to make sure your finances are in order. Making a will can help to ensure that your passing will be another time of family togetherness. Your family can focus on helping each other through the difficult time of your passing rather than dealing with bill collectors and lawyers trying to divide your stuff.



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Managing an Inheritance

Inheriting wealth can be a burden and a blessing. Even if you have an inclination that a family member may remember you in their last will and testament, there are many facets to the process of inheritance that you may not have considered. Here are some things you may want to keep in mind if it comes to pass.

Keep in mind this article is for informational purposes only and is not a replacement for real-life advice, so consider speaking with a legal or tax professional before making any decisions with an inheritance.

Take your time. If someone cared about you enough to leave you an inheritance, then you may need time to grieve and cope with their loss. This is important, and many of the more major decisions about your inheritance can likely wait. You may be able to make more informed decisions once some time has passed.

Don't go it alone. There are so many laws, choices, and potential pitfalls – the knowledge an experienced professional can provide on this subject may prove critical.

Think of your own family. When an inheritance is received, it may alter the course of your own financial strategy. Be sure to take that into consideration.

The taxman may visit. If you've inherited an IRA, it is important to consider the tax implications. Distributions to non-spouse beneficiaries are generally required to be distributed by the end of the 10th calendar year following the year of the account owner's death. For the year of the account owner's death, the RMD due is the amount the account owner would have been required to withdraw, if any, but did not withdraw. Beginning the year following the owner's death, the RMD depends on certain characteristics of the designated beneficiary. A surviving spouse of the IRA owner, disabled or chronically ill individuals, individuals who are not more than 10 years younger than the IRA owner, and children of the IRA owner who have not reached the age of majority may have other minimum distribution requirements.

Stay informed. The estate laws have seen many changes over the years, so what you thought you knew about them may no longer be correct.

Remember to do what's appropriate for your situation. While it's natural for emotion to play a part and you may wish to leave your inheritance as it is out of respect for your relative, what happens if the inheritance isn't appropriate for your financial situation? A financial professional can help determine if the inheritance fits with your overall goals, time horizon, and risk tolerance.

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Would you like to discuss investments or your financial goals?

Reach out to Bill Anderson at 636-222-7585 or email banderson@hntlgh.com

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About Bill

Bill has been a financial advisor since 2012, focusing on creating a client-centric experience by providing education, organization, objectivity, proactivity, accountability, and partnership. In 2012, Bill started his financial services career at Edward Jones, providing investment services, retirement planning, protection strategies, estate planning opportunities and education savings plans for almost six years. In April of 2018, Bill moved his practice to Huntleigh Securities to provide a more customized client experience for his varied clientele and continue to grow professionally. Since then, Bill has continued to grow his services and practice, and has expanded into offering services and advice to Gateway Metro Federal Credit Union members.



Upcoming Events & Holidays

Dec 24	Christmas Eve Closing at 1pm
Dec 25	Christmas Day CLOSED
Jan 1, 2026	New Years Day CLOSED
Jan 19, 2026	MLK Jr. Day CLOSED

How Did New Year Resolutions Begin???

Around 4,000 years ago, the Babylonians kicked things off during a 12-day festival called Akitu. Instead of vowing to hit the gym, they promised to return borrowed farm tools and pay debts—because angering the gods was way worse than skipping leg day.

LOAN RATES

EFFECTIVE December 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	Click for current rates
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

Cont'd from Page 1: "5 Financial New Year..."

This resolution really doesn't take too long. Make an appointment with an estate planning attorney to make sure you're covered. You can take care of it in an afternoon. Preparing a will doesn't mean you plan to die soon. It's a courtesy you do for your family in the event you pass away unexpectedly. Even if it's not used for many years, making a will can provide peace of mind for you and your family.

Get healthy – Start investing

Eating right and taking care of yourself are good steps to take for your future. A well-balanced diet can make you feel years younger. It can even save you money in doctor's visits and prescription drugs.

To set yourself up for a bright financial future, start planning for your retirement. At the very least, make this the year you max out your retirement contributions. If you don't have an IRA or similar retirement account, that's another good place to start.

Looking at a number like \$6,000 (the maximum IRA contribution in 2020) can be discouraging. Who has that kind of money sitting around? It's helpful to break that down – \$458 out of each month's income will get you to the maximum. You can set up automatic withdrawals that go into an IRA or savings account to make the process go more smoothly.

Cut down on stress – Save for big events

Stress is a big-time killer. It shortens your life and makes the remainder less fun to live. Resolving to take time for yourself and your family can improve your life dramatically.

The holidays are an expensive time of year. Many families finance their gift-giving with credit cards, and that bill will come due in the next few weeks. Talk about stress! Starting the new year in a financial hole can hamper your plans to live a stress-free year.

Instead of beating yourself up about it, resolve to do better next year. Start a holiday club account with . Make regular deposits to a dividend-bearing account so you'll have the money to pay for the next round of holidays yourself. It might not do much for this year, but you'll be thanking yourself in the coming year.

Put Your Holiday Cash into Save to Win!

Save to Win is the perfect way put your holiday cash to good use and help it grow with a great savings rate! Save to Win is a safe and fun way to save money with the perk of being entered into a FREE drawing to earn more money. You can add money to your Save to Win at anytime!

Every \$25 you save each month qualifies you for one entry. Even if you save \$10 one week and \$15 the next, you still qualify for an 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

Congratulations to our October Winners!



*Limited to 100 entries per month. Must be 18 years or older.

Gateway Metro Looks to the Future

Gateway Metro Federal Credit Union and West Community Credit Union, have decided to join forces to better serve membership and the St. Louis communities, pending regulatory and member approval. This comes after thoughtful consideration between both credit unions to bring together decades of experience, shared values, and a unified vision for a stronger future. The board of directors at each credit union has unanimously approved the merger in a move to enhance value to members and deepen community roots.

By joining forces, the newly unified credit union, which will operate as West Community Credit Union, will offer expanded access to branches, greater innovation and efficiency, and a broader range of financial products—without compromising the quality, personalized service you have come to trust.

“This is not about one credit union absorbing another,” said Jason Peach, President/CEO of West Community Credit Union. *“It’s about two successful credit unions coming together to build something stronger and greater—for our members, our employees, and the communities we serve.”*

Members will not experience any immediate change, and the credit unions will continue to operate independently throughout the merger process.

“Our combination is built on a foundation of shared values and cultural alignment,” stated Jay Lewis, President/CEO of Gateway Metro Federal Credit Union. *“By coming together, we’re not only expanding our capabilities, but we are also reinforcing our commitment to empowering our teams and enriching the lives of our members, staff and community.”*

Together, the combined institution with nearly \$700 million in assets will serve more than 42,000 members across 16 branches, enhancing the value of banking relationships, expanding access to financial education, and deepening its commitment to community development.

After regulatory approval, a member vote will be requested. Please look forward to additional information coming soon.

We appreciate your membership and support!



Left to Right: Jay Lewis - President/CEO of GMFCU, Jason Peach - President/ CEO of WCCU

Do you have some questions? Check out our FAQ online at gogmfcu.org/merger-announcement

End the Year Right By Focusing on Your IRA



As the year winds down, it's the perfect time to make smart financial moves. Contributing to an IRA before December 31st can help reduce your taxable income and boost your retirement savings.

GMFCU offers both Traditional and Roth IRAs to fit your goals. Start the new year with confidence, your future self will thank you.

Explore IRA options at gogmfcu.org/accounts/#accounts-irahealth

*Must be eligible for membership with GMFCU. Must be a current member of GMFCU and open an IRA account.

Celebrate Savings with Your Kids & Teens!

Warm up winter with GMFCU's Youth Certificate Program!

Designed for ages 2–18, this account offers a 5%-10% APY* and teaches smart saving habits. It's a great way to introduce financial literacy while earning big. Plus, kids can get excited about money with fun and engaging activities.

Give the gift of financial growth!

gogmfcu.org/accounts/youth-program

*APY = Annual Percentage Yield

*Passports must be complete 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 account with a minimum of \$200 direct deposit monthly.



North County Community has fun at the FREE Paper Shred and Electronic Recycle Event

Written by Jeri Peterson

With the threat of rain in the air from the start, cars, SUVs and trucks lined up early for the disposal and recycle line. The long-awaited North County Shred and E-Recycle event also showcased member-vendors and staff-vendors. Everyone had a blast networking and selling their incredible candles, pens, key-chains, lotions, soaps and body and hair oils to the community and GMFCU members. We collected entries for the Amazon e-gift card drawing. The community also made donations in support of the Butterfly Project Committee's recipient, Annie's Hope – The Center for Grieving Kids.

Inside North County's branch, the team kept the party going. The PLINKO game highlighted financial literacy and responsibility for all ages. The Prize Wheel was spinning. Prizes were won! Free snacks and opportunities to engage with us made learning about our promotional deals, membership rewards and great products and services fun too. This was a great way to spend a gray Saturday morning.

Thanks to everyone who joined our events this year. It's been fun! Remember to help grow your credit union with referrals.

Please support our member-vendors and staff-vendors. They have incredible items for you to buy this holiday season!



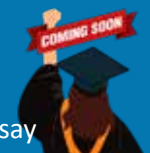
From left to right: Melegant Creations, Faith Creations by Bre, Flie Scents and BeFlourished

2026 Scholarship Opportunity: Coming Soon!

Gateway Metro high school seniors will be able to submit their applications for the \$1,000 Judith A. Lowe scholarship in early January. Applications will be accepted through March 21st, 2026.

Here is how to get started:

- Applicant must be a GMFCU member as of 12/31/2025 and graduating in Spring 2026
- Applicant must complete the scholarship application which includes 2 letters of recommendation and an essay



Get a Head Start on Next Year's Holiday Savings



Want to avoid holiday stress next year? Start saving now with a Holiday Club Savings Account from GMFCU.

Set aside money throughout the year with automatic deposits and earn dividends annually. It's a simple way to prepare for gifts, travel, and festivities without the debt.

Make next December joyful and stress-free!
gogmfcu.org/accounts/#accounts-specialsavings

*Must be eligible for membership with GMFCU and be an active member to participate in a Holiday Club Savings Account. Dividends are paid annually.

Last Chance: Refer a Friend, Get \$90!

December is your last chance to earn \$90 when you refer a friend or family member to GMFCU!

When they open a qualifying account, you get rewarded, it's that simple. Help someone discover the benefits of credit union membership while giving yourself a little extra holiday cash.

Don't wait, act now! Refer and earn \$90! gogmfcu.org/refer

Starting January 1, 2026, referral bonuses will revert back to \$50 so don't miss out on your opportunity to land a higher bonus now!



*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 incentive(s) for completing the following actions: 1) open a new qualifying 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) 2) open a Save to Win certificate with a minimum of \$25 and set up a monthly automatic deposit of \$5 or more 3) open any loan with a minimum balance of \$1,000 (Personal loan, auto loan, Home Equity Loan, Home Loan, etc.) 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 ends December 31, 2025

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

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



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