

UNDER THE ARCH:

Celebrating 90 Years of Gateway Metro



November 2025

What I Wish I Learned in School: Importance of an Emergency Fund

Everyone knows it's important to create and stick to a budget, but many people neglect to plan for the unexpected. Without proper planning, any surprise life event can send you spiraling into long-term debt.

The best way to plan for these events is by building an emergency fund for just this purpose.

Let's take a closer look at why an emergency fund is so important and how to begin building your own.

Why is an emergency fund essential?

1. Financial security. Unexpected expenses can arise at any time. An emergency fund provides the financial buffer needed to handle these surprises without throwing off your financial stability.
2. Debt prevention. Having savings set aside can help you avoid resorting to debt when the unexpected happens.
3. Less stress. Knowing there's a financial cushion in place to help you navigate almost any financial reality, can help you sleep better at night. In addition, when an emergency strikes, the fund can help alleviate the financial anxiety typical of uncertain times.

Common uses for an emergency fund

- Job loss. An emergency fund ensures you can manage essential expenses while seeking new employment.
- Medical emergencies. Savings can help cover deductibles, treatments or medications that are not covered by insurance.
- Home or car repairs. An emergency fund allows for timely car and home repairs without financial strain.

How much should you save?

Financial experts typically recommend setting aside three to six months' worth of living expenses in an emergency fund. However, the exact amount should be tweaked to individual circumstances.

Building your fund

Here are some tips for getting started on building your emergency fund today.

1. Assess your expenses.
2. Set realistic goals.
3. Automate your savings with a monthly transfer to your savings account.
4. Trim your spending.
5. Use windfalls to boost your emergency fund.

Where to keep your emergency fund

Accessibility and safety are crucial when choosing where to store your emergency savings. High-yield savings accounts are often recommended due to their balance of liquidity and interest earnings. These accounts allow quick access to funds when needed while offering better returns than standard savings accounts.

Maintaining and replenishing your fund

It's important that you use your emergency fund only for genuine emergencies. If you need to withdraw from it, prioritize replenishing the fund as soon as possible.

An emergency fund is more than just a financial safety net; it's a foundation for long-term financial well-being. Build yours today!



Here Are Some Things You Might Consider Before Saying Goodbye to 2025

What has changed for you in 2025? For some, this year has been as complicated as learning a new dance. Did you start a new job or leave a job behind? That's one step. Some bigger changes, especially those in the family, are practically a pirouette. If notable changes occurred in your personal or professional life, you may want to review your finances before this year ends and 2026 begins. Proving that you have all the right moves in 2025 might put you in a better position to tango with 2026.

Even if your 2025 has been relatively uneventful, the end of the year is still a good time to get cracking and see what changes may need to be made.

Do you engage in tax-loss harvesting? That's the practice of taking capital losses (selling securities worth less than what you first paid for them) to manage capital gains. If you are thinking about this move, consider seeking some guidance from a professional who can provide insights.

In fact, you could even take it a step further. Consider that up to \$3,000 of capital losses in excess of capital gains can be deducted from ordinary income, and any remaining capital losses above that amount can be carried forward to offset capital gains in upcoming years.

Keep in mind this article is for informational purposes only and is not a replacement for real-life advice. Please consult your tax professional before modifying your tax strategy.

Do you want to itemize deductions? You may just want to take the standard deduction for the 2025 tax year, which has risen to \$15,750 for single filers and \$31,500 for joint. If you think it might be better to itemize, now would be a good time to get the receipts and assorted paperwork together.

Are you thinking of gifting? How about donating to a qualified charity or non-profit organization before 2025 ends? Your gift may qualify as a tax deduction. For some gifts, you may be required to itemize deductions.

While we're on the topic of year-end moves, why not take a moment to review a portion of your estate strategy? Specifically, take a look at your beneficiary designations. If you haven't reviewed them for some time, double-check that these assets are structured to go where you want them to, should you pass away. Lastly, look at your will to see that it remains valid and up-to-date.

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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

Nov 27	Thanksgiving Day CLOSED
Nov 28	Black Friday CLOSED
Dec 24	Christmas Eve Closing at 1pm
Dec 25	Christmas Day CLOSED

Thanksgiving is Here Again!

2025 is flying by and Thanksgiving is right around the corner!

What are your favorite parts of Thanksgiving?



LOAN RATES

EFFECTIVE November 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 2: "Here Are Some Things..."

Check on the amount you have withheld. If you discover that you have withheld too little on your W-4 form so far, you may need to adjust your withholding before the year ends.

What can you do before ringing in the New Year? New Year's Eve may put you in a dancing mood, eager to say goodbye to the old year and welcome 2026. Please do it now rather than in February or March. Little year-end moves might help you improve your short-term and long-term financial situation.



Enjoy Checking Account Perks This Holiday Season



Make your money work harder with Rewards 365 Checking!

Earn cash back based on your average daily balance, up to \$5,000. PLUS, enjoy the flexibility of no penalties if you miss monthly activity requirements. It's the perfect account for everyday banking that rewards you, just in time for holiday spending.

Learn more about Rewards 365 Checking at gogmfcu.org/Rewards365

*Membership eligibility and share account required. For full requirements, visit gogmfcu.com/Rewards365

LAST CHANCE: 0.90% off Auto Rates!

Looking to upgrade your ride before winter hits?

This special opportunity just for you offers 0.90% off your rate, making it easier to finance your next vehicle. Whether you're planning holiday travel or taking advantage of year-end car deals, our flexible terms and fast pre-approval process make it simple to hit the road with confidence.

Apply now and drive into savings at gogmfcu.org/auto-loan-special

These all qualify for this special offer! Hurry ends November 30!



Cars & SUVs



RVs & Campers



Motorcycles

*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates and offers current as of September 1, 2025 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. Application must be submitted by November 30, 2025 and loan must close by December 15, 2025 to qualify. Offer ends November 30, 2025.

Save to Win Certificate, The Easy Way to Save

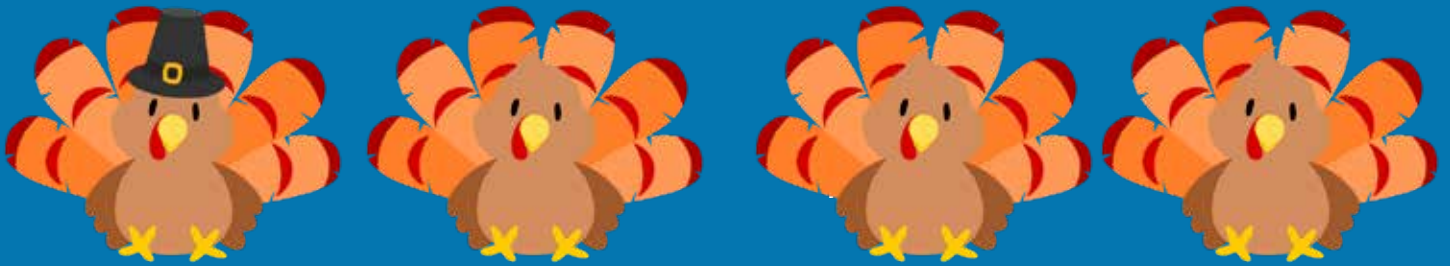
Save to Win is the perfect way to save over time, receive a great rate and have a chance to win more money! It is a safe and fun way to save money at your own pace with the perk of being entered into a FREE drawing to earn more money.

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

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 a great way to save up for the following year's holiday season or post-holiday debt payoffs without stressing yourself out. You also gain an opportunity to win more money to boost your holiday moolah even more!

Congratulations to our September and Q3 Winners!



*Limited to 100 entries per month.

HELOCs Can Score You Better Rates This Season



Holiday spending doesn't have to come with high interest rates.

A Home Equity Line of Credit from GMFCU offers a smarter way to fund your seasonal shopping, travel, and gift-giving. With lower rates than most credit cards and flexible access to funds, you can enjoy the holidays without the financial stress.

Tap into your home's equity and make your money go further this season. Save more. Stress less. Celebrate smarter.

Explore HELOC options gogmfcu.org/heloc

*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. HELOC rate and offer current as of November 1st, 2025 and are subject to change.

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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