



## March 2026

### Where Your Money Goes When You Die

In a perfect world, everything you own would go to your desired beneficiaries — exactly as you intended, according to your will.

Unfortunately, we don't live in a perfect world. If you die unexpectedly, your assets may well not go where you want them to unless you make arrangements in advance.

#### Probate

The first concept to understand is probate. This is a formal legal process in which the courts give everyone you ever owed money to a chance to file a claim against your estate. This process can take months or years and is very expensive. But some assets skip probate and go directly to family.

#### Intestate Laws

Once your assets clear probate, then no problem. The courts will distribute everything that's left according to your will. Absent a will, your state intestate laws take over. Each state has different intestate laws, and they may not reflect your wishes. Plan in advance.

#### Your home

Your home usually won't bypass probate. If your spouse lives with you, and owns the property with you, it will probably go to your spouse; however, if you are unmarried, live with a partner and don't leave a will, your house may go to your children. That may not be what you want.

*Tip: Look to see how your home is titled. Does your spouse or partner own it with you as tenants in common, or tenants in the entirety? The answer can have huge ramifications. Consult an attorney to learn what that means in your state.*

#### Bank accounts, stocks, bonds and CDs

These go through probate, although most states provide some provision for widows to access at least some of the cash to meet living expenses, pending the completion of probate. Consider putting your heirs' names on the account.

#### Life insurance

Life insurance bypasses probate. Death benefits are ordinarily tax-free and usually go to your beneficiary in a matter of days.

#### Retirement accounts

Retirement accounts such as IRAs, 401(k)s and 403(b)s also bypass probate if you name a beneficiary. Otherwise, these accounts become part of your estate, and are subject to probate and the claims of creditors.

#### Annuities

Generally, annuity balances or death benefits go to the family and bypass probate, so long as there is a named beneficiary. If there is no named beneficiary, your family will have to wait on probate.

#### Stepchildren

Generally, intestate laws only recognize formal family relationships. Without careful planning, you may accidentally disinherit a stepchild or life partner.

#### The Bottom Line

The most important things to remember: Work with an experienced attorney licensed in your state, update your will, and update your beneficiaries on retirement accounts, life insurance policies and annuities.

### Vote Coming Soon!

We encourage you to vote 'yes' for our merger with West Community Credit Union. Learn more and view FAQ online at [gogmfcu.org/merger-announcement/](http://gogmfcu.org/merger-announcement/)

The Board of Directors of Gateway Metro Federal Credit Union have called a special meeting of the members of this credit union at the City of Twin Oaks Office Community Room: 1381 Big Bend Road, Twin Oaks, MO 63021 on **Tuesday, March 24, 2026 at 6:00 PM.**

## Keep Your Umbrella Handy

There are currently nearly 22 million millionaires in the US. An increase in personal wealth may bring greater financial flexibility; it may also bring greater liability. Individuals with high net worth, or those who are perceived to have high net worth, may be more likely to be sued. And personal injury claims can cost millions.

Umbrella liability insurance is designed to put an extra layer of protection between your assets and a potential lawsuit. It provides coverage over and above existing automobile and homeowners insurance limits, helps protect you if you get in an accident that seriously injures the other driver. The accident could result in a lawsuit and a \$1 million judgment against you. If your car insurance policy has a liability limit of \$500,000, that much should be covered. If you have additional umbrella liability coverage, your policy can be designed to kick in and cover the rest. Without umbrella coverage, you may be responsible for paying out of pocket for the other \$500,000, which could mean liquidating assets, losing the equity in your home, or even having your wages garnished.

Umbrella liability insurance is usually sold in increments of \$1 million and generally costs just a few hundred dollars a year. It typically covers a broad range of scenarios, including bodily injuries, property damage caused by you or a member of your household, and even libel, slander, false arrest, and defamation of character. Deciding whether liability coverage is right for you may be a question of lifestyle.

You might consider buying a policy if you:

- Entertain frequently and serve your guests alcohol
- Operate a business out of your home
- Give interviews that may be published
- Drive a lot of miles or have teenage drivers
- Live in a manner that gives the appearance of wealth
- Have a dog, especially if the breed is known to be aggressive
- Own jet skis, a boat, motorcycles, or snowmobiles

Even if you don't yet have a tent in the millionaire camp, you may want to consider the benefits of liability insurance. You don't have to be a millionaire to be sued for a million dollars. Anyone who is carefully building a financial portfolio may want to limit their exposure to risk. Umbrella liability can be a fairly inexpensive way to help shelter current assets and future income from the unexpected.



*Would you like to discuss investments or your financial goals?*

*Reach out to Bill Anderson at 636-222-7585 or email [banderson@hntlgh.com](mailto:banderson@hntlgh.com)*

*Content provided by a third party not affiliated with the credit union.*

### 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

- May 2 Shred Day @ St. Peters | 9am-11:30am  
May 16 Shred Day @ South | 9am-11:30am

### First Day of Spring is March 20th. Yay!

*Did you know?* The sun rises exactly due east and sets exactly due west on this day. This only happens on the equinoxes. Cultures worldwide have celebrated this moment for thousands of years.

## LOAN RATES

EFFECTIVE March 15th, 2026

### VEHICLE LOANS

The following are approx. payback terms.

AS LOW AS

Up to 36 months	4.49% APR*
37 to 48 months	4.89% APR*
49 to 60 months	5.14% 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	9.99% APR*
<b>Personal Line of Credit SPECIAL</b>	<b>8.99% APR*</b>

\*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

# 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. To share some of the memorable testimonials and meaningful acknowledgments we receive from members of the Gateway Metro family is an honor.

## **My Envious Gateway Metro Membership Perk Experience**

There are times when you hope the partnership choices put in place for the membership are utilized and enjoyed. This article about our long-time member Ms. Stark and her experience lets us know we picked right by supporting our St. Louis Symphony Orchestra (SLSO). She was one of the GMFCU members who recently took advantage of our invitation to the membership to request free tickets to select concerts at the St. Louis Symphony Orchestra's newly renovated Powell Symphony Hall.

***Here is Ms. Stark's review of her experience.***

### ***The Concert: The Simon & Garfunkel Story***

I want to let everyone know that the symphony is very approachable. I highly recommend it! Some folks may think they may have to sit through a symphony by Bach or Mozart. Perhaps folks don't realize they can enjoy Simon & Garfunkel. A show about Tina Turner is coming up. Marvel Comics' Star Wars music is coming up. I didn't know all that was being offered at The Symphony. I was one of those who said, "I'm not into classical music". After I read your newsletter article and saw what was available on their website, then I said, "I may look into this." I am so glad I did!

The show was awesome. The New York performers playing the parts of Simon and Garfunkel were also best friends since age 14. That was just one of the similarities we learned that showed how their lives paralleled the legendary pair of friends, Paul Simon and Art Garfunkel. Our mezzanine level seats were comfortable. We could see everything clearly and easily. There was a large screen that showed the evolution of the icons' lives during the storytelling, the singing and the costume changes of the performers. They embodied the personas of the iconic duo including their recognizable posture and haircuts. The music was the soundtrack of my youth. My favorite song is Bridge Over Troubled Water.

The intermission time was short and just right. There was no rush. Everyone was very casual and comfortable. I wore blue jeans, a sweater and a coat. One of the behind-the-scenes stories they told was so cool. Did you know when Simon & Garfunkel were going to perform a small concert in 1981 in Central Park in New York, they weren't expecting a large crowd? They drew 500,000 people! This was decades before social media existed. It was a very relaxing trip down memory lane. Just soothing music. I loved it!

I read Gateway Metro's Under the Arch Newsletter every month. I like to take advantage of our membership perks. My guest was blown away. She could not believe my credit union offered this perk for the members. She was impressed with the show too. It was a nice evening. The parking at Powell Hall was very accessible. It was not a pretentious evening of ballgowns and jewels. The last time I went to the Hall I was in grade school and went with my Girl Scout Troupe eons ago. My guest had never been. The newly renovated Powell Hall's architecture just flows. It's beautiful. The ushers were very customer-oriented. They took time to ask if we needed accessible seating. They went the extra mile to see if they could further accommodate us even though the aisle seat I requested was just fine. I appreciated their effort. After the concert, my companion made the comment, "We are now connoisseurs of the arts because we have now gone to The Symphony! We have been to The Fox and we're going out to The Factory." We're not just going to a specific genre of music. There are all sorts of opportunities to get great tickets at all of these great venues. I enjoy taking new people with me. I've even been to Stages St. Louis, The Stifel and The Sheldon too. The concert scene in St. Louis is not to be missed.

[Continued on Page 4](#)

## Cont'd from Page 3: "What YOU Have to Say..."

What was that discount code for Gateway Metro members again? I plan on looking for more shows I can take my music companions to throughout the season including the St. Louis Symphony - Youth Orchestra Concerts. I hope more Gateway Metro members enjoy this fun perk.

J E Stark, proud Gateway Metro member since 1990

All Gateway Metro members can go to: [www.slsso.org](http://www.slsso.org) and use SLSO Discount code: **PARTNERS2526** to obtain discounted tickets to select concerts featured during the 2025/2026 Season ending in mid-September 2026.

*If you would like to receive a pair of free tickets to attend St. Louis Symphony Orchestra – Youth Orchestra Concerts on March 29 or May 31, please contact me at [marketing@gmfcu.org](mailto:marketing@gmfcu.org). Share your name and contact information with me and use the subject line: GMFCU supports SLSO-YO Concerts.*

## ***LAST CHANCE: Special 8.99% APR Offer On Lines of Credit!***



There's still some time left to grab this great rate!  
Consolidate and save with a line of credit and ditch that debt this spring!

Make an advance of at least \$500 by March 30th to lock in a special 8.99% APR on a line of credit. Lock in this fresh rate until August 31, 2026.

Get ahead on spring cleaning those finances!  
Get started at [gogmfcu.org/lineofcreditspecial](http://gogmfcu.org/lineofcreditspecial)

\*Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates and offers current as of January 15, 2026 and are subject to change. 8.99% APR is only eligible for new lines of credit or current lines of credit that make an advance of \$500 or more by March 30, 2026. Special 8.99% APR will revert back to your original 12.9%-13.9% rate starting September 1, 2026. Online advances from existing LC loans qualify for the promo rate and will be adjusted the business day after the advance of \$500 minimum has been completed.

## ***Use Save to Win and Stash Away Your Tax Refund***

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](http://goGMFCU.org)

Remember to keep your personal information updated in our system so you can qualify for Save to Win! Updating your address, contact information and ID is not only important for qualifying to be a winner, but it helps us keep your account safe too!

### ***Congratulations to our January Winners!***



\*Limited to 100 entries per month.

## Before the Merger: Update Your Contact Info

As we continue our merger with West Community Credit Union, please ensure that your contact information is up to date. This will help us keep you informed about merger news, credit union news and most importantly your accounts. Keeping your contact information is always a good practice to ensure we can reach you if necessary.

Please update your:

- Home address
- Email address
- Phone numbers



You can verify your contact information by logging into your online banking or reach out to an MSR today at 314-621-4575.

Learn more about the merger and view FAQ online at [gogmfcu.org/merger-announcement/](http://gogmfcu.org/merger-announcement/)

## Auto Loans Now Starting at 4.49% APR!

Ready for a fresh start on the road? Now is the perfect time to upgrade your ride or refinance your current loan.

Enjoy competitive rates with flexible terms up to 84 months. Whatever your flavor of choice is, we'll help you hit the road with confidence.

Apply today and start your next adventure!

[gogmfcu.org/loans/vehicle-loans](http://gogmfcu.org/loans/vehicle-loans)

Rates now as low as **4.49% APR!**\*



\*APR = Annual Percentage Rate

Must be eligible for membership with GMFCU. Must qualify for loan based on credit worthiness. Rates current as of March 1, 2026 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.

## LAST CHANCE: Apply for \$1,000 Scholarship



The deadline is approaching fast! We encourage all GMFCU high school seniors to apply for our \$1,000 Judith A. Lowe scholarship before it's too late. This scholarship can help you jumpstart your journey into college or trade school.

To learn more and download the application packet:

[gogmfcu.org/resources/#judith-a-low-memorial-scholarship](http://gogmfcu.org/resources/#judith-a-low-memorial-scholarship)

**Deadline to apply is March 21.**

**This year's topic:** *"Trusting and sharing are important components of a positive credit union experience. Share your experience with any of the Gateway Metro products like the Youth Certificate Program, BALANCE and the On-line Banking service. Tell us about how you use it/them for your spending and saving plans. Share how you think your financial literacy and responsibility foundation will best serve you during the freshman year of your college or trade school experience."*

# Personal Finance Concepts All High School Students Should Know

Article provided by our partner, BALANCE

For good reason, many high school students are focused on an academically rigorous course load. Unfortunately, personal finance – a topic they need to understand to survive in life – is rarely taught in school in a comprehensive way.

As a parent, the duty often falls on you. Not sure where to start? Here are some topics that will help start your discussions about financial fitness.

## Buying that first car

If your high school student is ready for their first car, point them to makes and models known to be reliable, safe, and cost-effective. If a car loan can't be avoided, then turn it into a discussion on borrowing and debt. Even if you're covering the costs, explain the concept of monthly payments, default, etc.

## Responsible credit management

As students turn 18 and head to college or the working world, they'll likely start getting credit card offers. Few young people, however, have the discipline to pay off credit card bills on time, every time. Before they arrive on campus or at their first post-high school job, make sure you introduce them to credit card best practices, like keeping balances low and having a plan in place to pay the balance in full each month.

## Saving for college expenses

Many of today's high school students have part-time jobs. If money is tight for college in your family and you have a child expecting to further their schooling, explain that they may have to put some of their income away for higher education. Even if tuition is covered, there are still additional costs such as textbooks, meal plans, parking, and more.

## Basic investing

It's never too early to learn about the stock market and other investments. Explain the nuts and bolts of investing and have them start tracking companies of personal interest to them. Raise the stakes by making hypothetical or even real (if you're comfortable with it) investments. They might not become financial advisors when they get older, but understanding money on a more advanced level can strengthen their fundamental skills now.

By sharing financial basics with your kids and framing them in terms that are relevant to them, you can set them up for a positive financial future.



*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  
NMLS #410276

Federally Insured by NCUA

