

July 2026

A Will is for Everyone—Here's Why

No one likes to think about the end of their life, but planning ahead can make a world of difference for your loved ones. A will is one of the simplest yet most powerful financial documents you can have. It ensures that your assets go to the people you care about and helps avoid unnecessary stress and legal complications for your family.

What is a will?

A will is a legal document that states how you want your assets—such as your home, savings, and personal belongings—to be distributed after you pass away. It also allows you to name a guardian for your minor children and specify other important wishes, like charitable donations.

Why you need a will:

Control over your assets

Without a will, state laws decide who inherits your property. This may not align with your wishes, and it could mean unintended beneficiaries end up with your assets.

Avoid family disputes

A will provides clear instructions, reducing the likelihood of disagreements among family members over who gets what.

Protect your children

If you have minor children, a will allows you to designate a guardian to care for them in case something happens to you. Without a will, a court will decide who takes on this role.

Save time and money

When you don't have a will, your estate goes through probate—a legal process that can be costly and time-consuming. A well-drafted will can help simplify this process, ensuring your loved ones receive their inheritance sooner.

Reduce taxes

A will can be part of an estate plan that minimizes the taxes your heirs may have to pay, leaving them with more of your hard-earned wealth.

How to get started

Creating a will doesn't have to be complicated. Many people work with an attorney to ensure their will is legally sound, but online tools also make it easy and affordable to draft a basic will. The key is to ensure it meets your state's legal requirements and is kept up to date as your life changes.

The bottom line

A will isn't just for the wealthy—it's an essential tool for anyone who wants to protect their loved ones and ensure their wishes are honored. By taking the time to create one now, you give your family the gift of clarity and security for the future.

If you haven't written a will yet, consider making it a priority today. Your loved ones will thank you.



Verify Your Contact Information

Just a reminder! As we move toward our October 1, 2026 merger completion, please make certain we have your correct and current:

- **Home address**
- **Email address**
- **Phone number(s)**



If you have already updated your contact information, thank you!

We're happy to help you make sure we have your correct info. You can have any GMFCU representative assist you or you can confirm in Online Banking anytime.

Visit Online Banking today to verify your contact information is updated. Login at goGMFCU.org

The Butterfly Project: Trivia for a Cause



Enjoy an evening of trivia fun and a chance to win prizes while helping support: Diamonds in the Ruff Rescue! Silent Raffle, 50/50 and more will be held as well to raise donations.

***\$250/Table or \$25/ individual player
Up to 10 People/Table***

Make your reservations by contacting Marketing@gmcu.org
Tables are selling fast, so get yours reserved ASAP!!!

Light snacks & non-alcoholic beverages included.

AUGUST 1, 2026 AT 6PM

**Crestwood Community Center
WhiteCliff Park**

9245 Whitecliff Park Ln, St Louis, MO 63126

Upcoming Events & Holidays

Aug 1 Trivia Night @ 6pm
Sept 7 Labor Day - CLOSED



LOAN RATES

EFFECTIVE July 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	Click for current rates
Share Secured	2.05% APR*
Stock Secured	9.25% APR*
Personal Loans	9.99% 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

Scholarship 2026: And the Winner is...

Written by Bailey Boyer and edited by Jeri Peterson

Gateway Metro Federal Credit Union (GMFCU) has awarded the Judith A. Lowe Memorial Scholarship to graduating high school seniors since 2007. Ms. Lowe served as president at GMFCU, formally known as Gateway Telco, from the late '80s to early '90s. She was not only a leader in her professional life, but a pioneer for growth of the credit union and was dedicated to her community. The scholarship, named in the late president's honor, was created to help cultivate future leaders from the St. Louis area.

Congratulations to the 2026 Judith A. Lowe Memorial Scholarship Winner, Bailey Boyer!

Bailey is a third-generation Gateway Metro member whose membership began at the early age of 6 months old. This thoughtful teen is now a senior at New Covenant Academy with a 4.0 grade point average. Bailey has decided to attend Evangel University in the fall. Her plan is to have a dual major in English and Elementary Education in preparation for a career Teaching English to Speakers of Other Languages. Bailey advocates for financial responsibility and literacy among youth, emphasizing their potential to achieve financial freedom through education, responsible spending, and strategic investments.



Bailey Boyer - Scholarship Winner



Bailey with family; GMFCU President Jay Lewis - center back

This year, in light of the merger that took place beginning in April between GMFCU and West Community Credit Union (WCCU) our Scholarship Presentations were also merged. Here is an excerpt from Bailey's empowering essay entitled, "Fiscal Freedom." Her thought-provoking words were shared during the joint Scholarship Winners Reception hosted at West Community Credit Union's Brentwood branch in May.

"GMFCU has been incredibly helpful in managing my savings in particular. I use the Youth Certificate Program to hold all of my savings. Because the interest rate is so high, I know that my money is not just sitting there, it is actively working in my favor.

I hope to continue my budgeting plan throughout college, especially as I will not be able to work as much. My share certificate will mature midway into my freshmen year, and I plan to reinvest the funds into other avenues of income and open another share certificate to continue generating passive income.

I am not an optimist, and I will not claim to be, rather I am a realist. I plan to be an English teacher abroad, and while I hope to make financial decisions that will advance my career, like picking up additional certifications and online clients, I doubt that I will ever be wealthy. However, wealth is not my goal, nor is it the goal of many in my generation. The goal is simple: freedom. And that kind of freedom is not bound by circumstances. Through Share Certificates programs, investments, and my own work ethic, I know that I can plan my future for financial freedom. I would advise any person my age to do the same."

Congratulations, Bailey! Gateway Metro and West Community are excited to be a part of your trek toward financial freedom. We are cheering you on now as always as you take the next exciting steps of your life's journey.

Highlighting Upcoming Membership Benefits

Keep your children active, curious, and learning all summer long with our Youth Certificate Program!

Created for ages 2–18, this program encourages kids to develop healthy money habits while working toward personal savings goals. It offers an engaging, hands-on experience that teaches the importance of saving and financial responsibility.

Turn summer into a season of growth and smart financial learning. Check out all the details here: [Youth Program](#)



*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.

Hazelwood Branch Update

We're excited to expand service to the Hazelwood community and appreciate your interest in our upcoming branch. The new Hazelwood branch will open as West Community Credit Union.

Due to unforeseen construction delays, the opening has been postponed and is now expected in late July. We understand this may be disappointing and appreciate your patience as we prepare the location to serve you.

For updates, please visit goGMFCU.org



Slide into Summer with Save to Win

Make the most of your summer savings and see your money grow even faster with a Save to Win account!

Whether you're building on your recent savings goals or looking for a new way to stretch your dollars, this account is a great fit. Not only does it keep your money safe, but it also gives you the opportunity to win extra cash, all with zero risk.

Ready to turn your summer savings into something even bigger? Check out all the details here goGMFCU.org

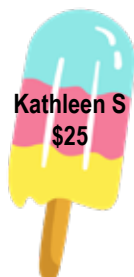
Congratulations to our May Winners!



Kevin F
\$25



Ann D
\$25



Kathleen S
\$25



William S
\$25



Michael W
\$25

*Must be eligible for membership with GMFCU. Must be a current member of GMFCU and open a Save to Win account to participate.

GMFCU's Final Shred Events

Written by Jeri Peterson

On two Saturdays in May, Gateway Metro hosted our final Paper Shred events. The first one took place at our St. Peters branch on Jungermann Road and the next one at our Lin Ferry Road location in South County. One day had clear blue skies and the other was gray with intermittent rain. No matter the day or the weather conditions, the cars, SUVs and trucks lined up for a steady paper disposal procession.

Free Gateway Metro logo items were given away. Generous donations were collected from the community for this year's Butterfly Project Committee's recipient, Diamonds in the Ruff Rescue MO.

Staff members from Gateway Metro and West Community got to meet each other and engage with the communities of South and St. Charles counties. The public had opportunities to engage with us and learn about the merger with West Community and the great products and services they have to offer!

Several community members played the PLINKO game highlighting financial literacy and responsibility for all ages. Everybody won prizes.

We'd like to thank the community, members and staff vendors who supported our efforts over the years. It has been an honor to make a difference for our community by safely shredding sensitive documents and recycling electronics and showcasing their products and services.



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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