

UNDER THE

Arch

Gateway Metro Federal
CREDIT UNION
Since 1935

September 2026

A Message From CEO/President Jerome Lewis

Dear Gateway Metro Members,

Thank you for being a member of Gateway Metro Federal Credit Union. Your loyalty, trust, and support are the foundation of our success, and we are truly grateful to serve you.

We are excited about the opportunities our merger with West Community Credit Union is bringing to our Credit Union this October. This merger is about two successful credit unions coming together to build something stronger and is built on a foundation of shared values and cultural alignment. By coming together, we're not only expanding our capabilities, but we are reinforcing our commitment to empowering our staff, and enriching the lives of our members and communities. You will continue to see or hear current Gateway Metro staff and we look forward to serving you as West Community Credit Union employees.

We're excited to bring you expanded branch access, improved digital banking service, greater financial strength, and more resources for an even greater level of community involvement and service.

Thank you for your confidence in Gateway Metro Federal Credit Union. This is not an end but a new beginning. We look forward to welcoming you to this exciting new chapter and continuing to serve you as West Community Credit Union.

With gratitude,
Jerome Lewis



UNITED BY VALUES. DRIVEN BY PURPOSE!

Gateway Metro Federal
CREDIT UNION

Upcoming Events & Holidays

Oct 1 Merger Completion
Oct 12 Columbus Day - CLOSED

LOAN RATES

EFFECTIVE September 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*

We are Better Together!

Starting October 2, 2026 you can enjoy 7 new branch locations as we complete our merger with West Community Credit Union! This means easier access and more friendly staff to assist you along your journey.

Brentwood Branch
2345 South Brentwood Blvd
St. Louis, MO 63144

Florissant Branch
18 Mullanphy Gardens Shopping Center
Florissant, MO 63031

Kirkwood Branch
465 South Kirkwood Road
Kirkwood, MO 63122

Lake St. Louis Branch
101 Pond Fort Trail
Lake St. Louis, MO 63367

Hazelwood Branch
6105 Dunn Road
Hazelwood, MO 63042

O'Fallon, MO
4161 Highway K
O'Fallon, MO 63368

St. Peters
7900 Mexico Road
St Peters, MO 63376



Open a Save to Win to Grow Your Savings

Good news! Save to Win isn't going away. The program will continue with West Community Credit Union, giving you even more opportunities to save, build toward your goals, and win cash prizes.

As summer comes to a close, now is a great time to give your savings a boost with a Save to Win account. Whether you're celebrating financial achievements from earlier this year or working toward what's next, every deposit helps grow your savings while earning chances to win, all with no risk.

Keep the momentum going and make every deposit count. Ask an MSR today how to get started!

Congratulations to our July Winners!



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

Celebrating the Past, Building the Future

Written by Jeri Peterson and Gateway Metro Staff

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-centered, 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. Today we take a moment to share some of the memorable testimonials and meaningful acknowledgments from some of the staff members within the Gateway Metro family.

Reflections

Gateway Metro is entering an exciting new chapter as we merge with West Community Credit Union. This significant decision was made with the best interests of our members and the communities we serve in mind. We remain committed to delivering The Credit Union Experience and look forward to the opportunities ahead. By joining forces with West Community Credit Union, another respected legacy financial institution, we will strengthen our presence across the bi-state region and enhance our ability to serve members for years to come.

Positive workplace experiences create great memories. Amy Gardner, Electronic Services Manager, has taken care of members for 19 years. *"I'd have to say one of my favorite memories is probably the time a member sent flowers to the branch after I helped him with his Online Banking."* Jay Lewis, GMFCU President and CEO, started with Gateway Metro over 25 years ago. *"There are too many memories that have taken place over this part of my career to really say one is more memorable than the other. If pressed, I'd have to say, probably all the mergers we have done have been foremost in my mind and have led to this merger with West Community as a highlight."* Jay is excited to navigate his new leadership role as Chief Risk Officer at West Community. Branch Manager Alisa Kapic joined Gateway Metro over a year ago. Here are her thoughts, *"My most noteworthy GMFCU memory has been being part of this merger journey. Watching our teams come together, embrace change, and staying focused on serving our members through such a significant transition has been incredibly rewarding."*

Lessons Learned

Sharron Jackson, Director of Branch Operations is passionate about being a help to people and the communities where our branches are located. One of the examples she has held on to has served her well for over 21 years. Sharron states, *"I always try to remember to place myself on the other side of the counter and empathize with the member."* Sharron is looking forward to transitioning to the Tiger Community/West Community Marketing and Business Development Team in Columbia, Missouri. One of Jay's reflections brought to mind, *"To value the differences of opinion and people!"* Amy G shared, *"Looking back, I have to say I personally learned a lot about building good credit and making better financial decisions."*

When you are fortunate to serve an organization for over 37 years like Tammy Hampton has, you gain insights, perspective and wisdom. *"Something I have learned is how much of a difference each of us can make in a member's life. Some may think it has to be a grand gesture to make a difference, but each small smile or "Hello" can make just as big of an impact. I am grateful to work with a group who truly love helping people."* Tammy continues to contribute her knowledge in her new role as Assistant Vice President of Lending at West Community.

Several colleagues expressed gratitude for being asked to impart their heartfelt reflections. Angela Guethle revealed, *"We are a family. Since the beginning of my employment with GMFCU I have been thrown quite a few curve balls. Without the*

support I have received from Gateway Metro during my personal trials and tribulations I truly feel my career would have ended before even beginning." After four years with GMFCU Angela is now a WCCU Mortgage Loan Processor.



[Continues on Page 4](#)

Continued from Page 3: "Celebrating the Past..."

Alisa at our Twin Oaks location goes on to say, *"One of the most valuable lessons I've learned at GMFCU is that strong relationships are at the heart of everything we do. Whether it's supporting members through important financial decisions or assisting employees to grow in their careers; taking the time to listen, connect, and build trust makes all the difference."*

The Future for a Legacy of Service

Looking forward to the days ahead as Gateway Metro Federal Credit Union evolves into West Community Credit Union, our Shiloh, Illinois Branch Manager Sheryl Berry wants you to know, *"As the merger nears completion, I am thrilled about what the future holds. As Gateway Metro we were small but mighty. We have accomplished a lot of great things over 90 years, and we should be proud of that. This merger with West Community will give us the ability to deliver the same great member service along with the same family feeling our members have grown to love on a bigger scale and with more advanced technology. The sky is the limit!"* Amy agrees, *"I'm looking forward to working in systems that are more user friendly."*

It's hard for Channing Carr, Branch Manager, to contain her anticipation, *"I can't wait to see what the future holds! First, there's the new Hazelwood location and next to have all of GMFCU and West Community together...., I am so excited to start seeing what it looks like to be a bigger blended family!"* Alisa sums it all up by saying, *"I am very happy about the opportunities this merger will bring for our employees and our members. The combined strengths of Gateway Metro and West Community will allow us to offer expanded products, services, and career growth opportunities while continuing to make a positive impact in the variety of areas we serve."*

As Gateway Metro and West Community Credit Union come together to build a stronger future, members can learn more about the merger and upcoming systems conversion by visiting gogmfcu.org/merger-announcement

\$900 Off Mortgage Closing Costs* ***West Community Credit Union Special***

For a limited time, finance your Mortgage with us and we'll give you \$900 toward your Mortgage loan closing costs. This special incentive is designed to ease upfront costs and help you move forward with confidence.

If you've been waiting for the right opportunity, this could be the extra boost you need to take the next step toward the purchase of your new home.

\$900 off at closing means you can:

- Bring less cash to closing
- Keep more money for moving and expenses
- Make a stronger offer

Get started today with West Community Credit Union: [Apply Today](#)

*Offer ends 12/31/2026. Offer available to qualified borrowers financing their first or second home purchase with West Community Credit Union. Investment properties are not eligible. Incentive provided as a lender credit at closing and may only be applied toward eligible closing costs. Subject to loan approval, underwriting guidelines, and program eligibility. Not all borrowers will qualify. Offer subject to change or withdrawal without notice.



**Start following West Community
Credit Union on social media!**



Instagram: [@westcommunitycu](#)

Facebook: [westcommunitycu](#)



goGMFCU.org | 314-621-4575 | 800-621-4828

Federally Insured by NCUA

