

## January 2026

### ***Tax Security Tips***

It's tax season, so that, of course, means scams are rampant. Follow these tax security tips to help you stay safe and secure this time of year.

#### **File your taxes early**

By filing early, you reduce the window of opportunity for scammers to file a fake return using your info. If it's too late for you to file early, consider filing for an extension to give yourself more time to prepare your return.

#### **Keep your Social Security number (SSN) safe**

Your SSN is a valuable piece of personal information for identity thieves. To keep it safe, avoid carrying your Social Security card with you and never unnecessarily share your SSN. When filling out tax forms, double-check your SSN to ensure it's accurate. If you suspect your SSN has been compromised, contact the Social Security Administration ASAP! Additionally, if you receive a notice from the IRS suggesting that someone else has already filed a return using your SSN, contact the IRS and follow their instructions to resolve the issue.

#### **Use strong, unique passwords when filing taxes**

Your online tax accounts contain sensitive information, so it's important to use strong passwords that are difficult to guess. It's also essential to use different passwords for each account. This way, if one account is compromised, your other accounts won't also be at risk. Finally, enable two-factor authentication whenever possible to add an extra layer of security to your accounts.

#### **Be wary of phone scams**

Phone scams are a common tactic used by scammers to trick people into revealing their personal and financial data. These scammers often pose as IRS agents and threaten legal action if you don't pay an alleged tax debt immediately. If you receive a suspicious call, hang up and report it to the IRS.

#### **Secure your mailbox**

Identity thieves do more than just plunder your online info. They also look for sensitive information in mailboxes. Make

sure your mailbox is secure and is emptied daily. For the best security, consider using a locked mailbox or a P.O. box for protecting your mail.

#### **Use secure Wi-Fi networks**

When filing your taxes online, be sure to use a secure Wi-Fi network to prevent hackers from intercepting your information. Avoid using public Wi-Fi networks, as they can be easily compromised. Instead, use a secure, password-protected Wi-Fi network you trust.

#### **Beware of tax scams**

Scammers love tax season, when there's ample opportunity to trick people into revealing their personal and financial information. Be wary of any unsolicited emails, phone calls or text messages claiming to be from the IRS or other tax entities. Also, be skeptical of any promises of big refunds or threats of legal action. If it sounds too good to be true, or unbelievably urgent, it probably is.



#### **Important Tax Deadlines for 2026**

**February 2** - Employers due to send W-2s

**February 16** - Reclaim your exemption if applicable

**April 1** - Required minimum distribution due if you turned 73 in 2025.

**April 15** - Tax Day, tax forms must be submitted

## Pay Yourself First

Each month, you settle down to pay bills. You pay your mortgage lender. You pay the electric company. You pay the trash collector. But do you pay yourself? One of the most basic tenets of sound investing involves the simple habit of “paying yourself first” – in other words, making your first payment of each month a deposit into your savings account.

The saving patterns of Americans vary widely. And too often, short-term economic trends can interrupt long-term savings programs. For example, the U.S. Personal Savings Rate jumped from 2.9% in April 2008 to 7.3% in May 2008 during the housing and banking crisis. It then rose and fell sporadically as the economic environment appeared to stabilize. As of March 2025, the average rate is 3.9%.

### The Genius of Pay Yourself First

Anyone who's ever managed their own finances knows that saving can be a challenge. There seems to be an endless stream of expenses that demand a piece of each month's paycheck. Herein lies the genius of paying yourself first: you get the cream at the top of the bucket, and not the leftovers at the bottom.

The trick is to prioritize. Make it a point to put your future first. At first, saving may mean a small lifestyle change. But most individuals want to see their net worth increase steadily. For them, finding ways to save becomes more of a long-term commitment than a short-term challenge.

### Putting Your Money to Work

What will you do with the money you save?

If retirement is your priority, consider taking advantage of tax-advantaged investments. Employer-sponsored retirement plans, such as 401(k)s, can be a great way to save because the money comes out of your paycheck before you even see it. Also, as an added incentive, some employers offer to match a percentage of your contributions.

For money you may want to access before retirement, consider placing the funds in a separate account. When the balance hits your target, you may want to move the money into investments that offer the potential for higher returns. Of course, this may mean exposing your money to more volatility, so you'll want to choose vehicles that fit your risk tolerance, time horizon, and long-term goals.

In the pursuit of growing wealth, sound habits can be your most valuable asset. Develop the habit of “paying yourself first” today. The sooner you begin, the more potential your savings may have to grow.

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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](mailto:banderson@hntlgh.com)*

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

Jan 19	Martin Luther King Jr. Day - CLOSED
Feb 16	Presidents Day - CLOSED

### January Fun Facts: Did You Know?

Abraham Lincoln issued the Emancipation Proclamation in 1863.

The first New Year's ball drop in New York City started in 1908.

The History Channel was launched in 1995.

## LOAN RATES

EFFECTIVE January 15th, 2026

### 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	<a href="#">Click for current rates</a>
Share Secured	2.01% APR*
Stock Secured	9.25% APR*
Personal Loans	7.99% 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

# Playing PLINKO at the SLSO – Youth Orchestra Concert

Written by Jeri Peterson

The St. Louis Symphony Orchestra – Youth Orchestra performed their first concert of the season at the newly renovated Powell Symphony Hall. The grand hall was filled with families and friends of these young musicians. It was also a fun place to play GMFCU Financial Literacy and Responsibility PLINKO. The players had a chance to share their financial literacy and responsibility habits and win prizes and holiday candies. Excitement was in the air! It was fun to connect with the music loving community of all ages and share a cool experience.



You never know what children will share when you are asking them a question from our version of PLINKO. Here are just a few of the sweet and insightful answers they shared:

## **The Trio: siblings ages 4,6,7. Their question: What do you do to help out at home?**

Age 4 – I put my toys away.

Age 6 – I help put away my toys and play with my sisters.

Age 7 - I help do chores. I clean up my room. I help with my little sister and brother. I help clear the table. I like to help.

## **Little man in a tie: age 4. His question: Can you count to 5?**

1-2-3-4-5! (There was applause, of course).

## **Repeat customer: age 9. His question: What is your favorite instrument?**

I saw you last time we came here. My favorite instrument is the violin. I am taking lessons. Can I have another piece of candy?

## **He's Wise Beyond His Years, age 10. His question: Are you saving your money for something special?**

I'm not really saving for anything special, but I am saving. I like saving. You always need money for something, so I am saving so I have the money ready.

## **She's here to support her friend in the orchestra: age 19. Her question: Are you a spender or a saver?**

I do both. I plan for what I want or need to buy. I also create a budget for it. I enjoy saving my money and watching it grow.

## **Twin sisters, age 20. Their question: What's the best way to save for your next special purchase?**

Sister #1, I need a new phone. The one I want costs \$2,000. I'm not sure how to save up for it but I know I have to figure it out. My phone is giving me problems.

Sister #2, I am just saving overall. I don't have anything special I am thinking about right now, but when something comes up I want to be ready. I am in college.

## **Friends age 19, Their question: What is the next big purchase you want to make?**

Friend #1, I have a car. I am saving money so I can take care of it.

Friend #2, I don't have a car. I have to save money so I can get one.

## **Adults, Question: Do you know what the difference is between a bank and a credit union?**

Adult #1, I do not know the difference.

Adult #2, I'm not sure.

Adult #3, I have an account with another credit union, but I am not sure they are taking care of me like you say your credit union can. I will reach out next week.

## Special 8.99% APR Offer On Lines of Credit!

Start the New Year Debt-Free! Holiday spending can add up fast, but you don't have to carry that burden into 2026.

Our Line of Credit Promotion makes it easy to consolidate and save. From January 15 to March 30, enjoy a special 8.99% APR on advances of \$500 or more.

Lock in this low rate until August 31, 2026, and take control of your finances today. Don't wait, make your advance and start fresh this year!



Visit [goGMFCU.org/LineofCreditSpecial](https://goGMFCU.org/LineofCreditSpecial) to get started!

\*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.

## New Year Savings Made Easy!

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](https://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 November Winners!



\*Limited to 100 entries per month.

### Cont'd from Page 3: "PLINKO at SLSO..."

I got to share the credit union difference in many ways. Everyone walked away with gift bags containing age-appropriate financial literacy information along with holiday candies. The teens, young adults and mature concertgoers heard how a credit union's staff should keep their goals in mind and share helpful financial information and create community while offering lower fees and good interest rates to help the members reach their goals. They heard about how our products and services can help our members' ability to realize their financial potential.

Goodwill and generosity were all around. One concertgoer gave me a monetary gift and thanked me for being of service to the youth orchestra. After intermission, when I realized what had been slipped into my hand, I was able to let her know I would donate her kind gift to the GMFCU Butterfly Project's benefactor, Annie's Hope. She was very pleased to learn what her gift meant to me, and that it would be donated to the grieving children's center.

***If you would like to receive a pair of tickets to attend select St. Louis Symphony Orchestra events please contact me (Jeri) at [marketing@gmcu.org](mailto:marketing@gmcu.org). Share your name and contact information with me and use the subject line: GMFCU at the Symphony.***



# Get Fit With Our Financial Fitness Challenge!



Ready to get your finances in shape for the new year? Check out our Instagram and Facebook page to join in on our Financial Fitness Challenge!

Join in with our community as we take steps to set you up for a financially successful year this year and beyond! You might even learn something new!

Plus, completing the challenge enters you for a chance to win the grand prize! Check out our social media pages for more information.

Facebook- [Gateway Metro Federal Credit Union](#)

Instagram- [@GatewayMetro](#)

\*Must follow all contest rules and complete all steps in full in order to be entered to win the grand prize.

## The Butterfly Project: Looking Back at 2025

Written by Jeri Peterson

GMFCU's year-round community service project, The Butterfly Project, is run by a group of Gateway Metro employees who are dedicated to giving back to their community. The name pays homage to the Butterfly Effect Theory, which states something as small as a butterfly has the power to create something much larger than itself. The project's motto "No act too small" serves as a reminder that even a small act can grow beyond measure.



Allison is one of the newest members to join the committee. Her role is to provide marketing support, creating graphics, fliers and social media posts to help spread the word about the organization being supported or any fundraisers the Butterfly Project puts together. This is new. She creates posts to promote our annual Trivia Night event. She reached out to the area's Trivia Night community. She posted content after the annual event, sharing how the Gateway Metro community supported the committee's efforts to raise funds for this year's recipient: Annie's Hope: The Center for Grieving Kids. A lot of people showed up and had fun. The posts after the Trivia Night got our biggest response from GMFU supporters and staff this year, which was nice. Allison shared, *"I am learning we may need to research other Trivia groups on Facebook to help get the word out in the future."*

She goes on to say, *"The Butterfly Project Committee is a nice space for our staff to come together. We are a very passionate volunteer group having a direct hand in this type of service. It's neat that we are able to submit organizations for consideration of support that might be important to us personally. We have a say and a vote as a company about the organization we support. It's good to see different people from Gateway come together. I see the passion and commitment of the Gateway Metro staff who work in different parts of the company that I don't work with on a regular basis. I feel like I am doing my part to contribute."*

Allison would like you to know, *"Annie's Hope provides a lot of support services for children and teens and their families who might be grieving a death. They have group therapy and create a safe space overall for people who have that shared experience and help those grieving to learn healthy coping strategies."*

As far as The Butterfly Project's efforts are concerned Allison explains, *"In the end we do raise quite a bit of money and awareness for not only the organization, but a lot of times the cause they represent. I think it educates our community and our staff about whatever that specific issue is. Bringing awareness is very important to me."*

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## Cont'd from Page 5: "The Butterfly Project..."

Allison continues, "We definitely make an impact getting Annie's Hope these donations. Annie's Hope will receive donations based on the wish list they shared with us and monetary donations we raised for them. One of the wish list items was educational books. Having different books helps the kids to communicate. They are working through big feelings. What resonated with me was that most of us have probably experienced grief in one form or another, so it's not unfamiliar necessarily. I didn't really know organizations like this existed. I actually have had a lot of loss in my own family in the past years so it is just comforting that there are organizations like Annie's Hope who can provide support to families if they need it during those difficult times. Their organization and their mission reiterate the importance of mental health. Mental health is real and it's important to nurture that and not ignore it. They help people sort through emotions. A lot of times in grief, and other mental health issues, people can turn to unhealthy coping mechanisms which just makes their problems worse. I think it's just eye opening that there are resources out there that we might not know about."

On a final note, "I realize that what I am bringing to the table makes it a lot easier for the committee to turn certain ideas into reality because there is this person in the meetings who is in the marketing world. I am able to help spread the message about our fundraisers. I can help share the message of the organization's mission we are supporting. My super power is creativity. Whatever I do I always find a way to add creative input. It's just how my mind works. I like bringing both my ideas and the ideas of the committee to life. It's really neat. The passion of the committee members is inspiring to me."

If you would like to learn more about Annie's Hope: The Center for Grieving Kids, go to: [annieshope.org](http://annieshope.org) or call: (314) 965-5015.

If you would like to learn more about The Butterfly Project please email [ButterflyCommittee@gmcu.org](mailto:ButterflyCommittee@gmcu.org) or contact us at (314) 621-4575.



## IMPORTANT: Update Your Contact Info



As we move into 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. Please update your ALL your accounts including any youth accounts, HSAs, IRAs, etc that are associated with you.

Please update your:

- Home address
- Email address
- Phones numbers



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

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

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



[goGMFCU.org](http://goGMFCU.org) | 314-621-4575 | 800-621-4828  
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