

UNDER THE

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April 2026

Financial Literacy Month: Celebrate Knowledge!

April is Financial Literacy Month, and a great time to think about some important lessons everyone can learn about finances. Whether you're a parent looking to make talking money with your kids easier or a professional looking for a few tips, there's always something to learn. Here are some fun activities you can do to expand your financial knowledge.

Make a financial date night

Most people dread doing anything with their money. Unless there's a serious issue, they don't think about their bills or their paychecks. When something serious comes up, they do little more than panic and figure out how much money to throw at it so it'll go away. Money is scary, and not dealing with it is the easiest thing to do.

If you want to improve your knowledge of finances this month, schedule a financial date night. It doesn't matter if you're partnered or on your own, it works the same way. Pick a day when there's nothing good on TV, no major social events and no serious distractions. Put some light music on. Pour yourself a glass of wine. Sit down with your bills, your paycheck and anyone else who matters to your finances, and figure out where you stand.

This can be a time to make dealing with your finances fun. You can do a little daydreaming and figure out what your future looks like. Jot down some goals and think about how you can achieve them through your monthly budget. Make a financial date night part of your monthly routine!

Build a list of needs and wants

One of the best ways to build an efficient budget is to start from a list of priorities. What do you spend your money on each month? Make a list of all your expenses. Then, break them into one of three categories.

The first category is the essential, non-negotiable bills. These are your big-ticket essentials that have serious

consequences for missed payments. Your auto loan, your rent or mortgage, your utilities, and your taxes go here. This is the bare minimum you need to bring in each month.

The second category is the essential, negotiable obligations. These are unsecured loans such as credit cards and student debt. You need to pay them, but if you have to miss a payment, these are the ones to miss. Paying these off is a priority after you make your essential payments, and you may have some room to negotiate and reduce these payments if things get dicey.

The third category is the nonessential spending. This is everything else you spend money on each month. This is the best place to make cuts when you want to shift your priorities.

Making a list of priorities is the first step to making solid plans and reshaping your own financial destiny. When you know where your money is going, you can start to move from financially existing to intentionally spending. That's the beginning of improved financial literacy.

Gateway Metro Federal Credit Union and West Community Credit Union Are One as of April 1

We are thrilled to share that our membership has officially approved our merger with West Community Credit Union. The credit unions will unite on April 1 with the full integration process expected to be completed by October 1, 2026.

Travel Hacks for Vacationing with Kids

Whether you're jetting off abroad or traveling near home, venturing out with kids can present challenges. Here are a few tips to help you maximize your time together and have the most fun for the whole family this summer.

Prepare in advance

If you know you'll have a long journey, a long day out, or a busy week, prepare for it beforehand. Pack a bag with plenty of snacks, sunscreen, rain gear, spare clothes, and books, puzzles or devices to entertain the kids during downtime.

Plan

Make sure you know exactly where you're going, how you'll get there, and what facilities (like restrooms) are available. It's also an excellent idea to make a firm plan for when you need to leave and stick to it. It's the moments when you're running late, not sure of directions, or don't know where to go for what you need when children pick up on the adults' stress and can be more likely to be grouchy or misbehave.

Don't try to do too much

Kids and adults alike need time to rest and recharge, and vacation time is perfect for that, provided you're not constantly rushing from one thing to the next. Take time to chat, take photos, tell silly jokes, and enjoy a sweet treat together while you're adventuring.

Make sure it's fun!

This might sound obvious, but make sure the activities you're planning are actually what the family wants to do. It's okay if only some family members want to do a particular activity, but it's important to make sure every family member has something they want to do that you can all do together. Talk together about what you most want to do on your vacation, and plan to ensure everybody gets to do at least one thing they're excited about.

Go with the flow

Be prepared to make your schedule flexible. Things like weather, moods, and energy and interest levels affect what you're up for, so try to be open about changing your schedule when it serves the family. Some of the best vacation moments differ from your original plans!

No matter how you plan on spending your vacation time, being relaxed and focusing on fun, as well as making sure you're well prepared in advance, are the best hacks to making sure everybody has the best time!



Article provided by our partner, BALANCE

Upcoming Events & Holidays

May 2	Shred Day @ St. Peters 9am-11:30am
May 16	Shred Day @ South 9am-11:30am
May 25	Memorial Day CLOSED

St. Louis Earth Day Festival: APRIL 25

The St. Louis Earth Day Festival is a community tradition to learn about sustainable products and services offered by local businesses and organizations.

1 Theatre Dr., St. Louis, MO 63112
April 25 from 11am - 5pm

LOAN RATES

EFFECTIVE April 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	2.01% 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

Gateway Metro Outreach Call to Action Update

Written by Jeri Peterson

We would like to thank Armstrong Elementary School for inviting Gateway Metro to be of service to their students. It is a privilege for us to provide financial literacy and responsibility programming within their school's community.

Armstrong Elementary School – Hazelwood, MO

This winter, the school's Out-reach Committee Member, Dr. Threadgill called requesting Gateway Metro participate in their Black History Read-In Event. The theme was: "Black Wall Street... And Still I Rise." Black Wall Street was the thriving Greenwood District in Tulsa, Oklahoma, during the early 1900s. It was one of the most prosperous African-American communities in the U.S., featuring hundreds of Black-owned businesses, hotels, theaters, and luxury shops and more. Segregation kept the community self-sustaining. This group was destroyed by individuals that did not want to see the advancement and prosperity of this thriving population of people of color.

Jayden Scott, MSR I, Yarnell Herron, Mortgage Loan Processor/Closer and I joined several other organizations invited to spend time with energetic and bright students. The morning started in the vibrant library highlighting great children's books from a variety of authors and subjects. Next was breakfast and introductions from our hosts. To get into the spirit of the occasion, we then stood to sing James Weldon Johnson's anthem, "Lift Every Voice and Sing."



Ambassador Oscar with Jeri P

Student Ambassadors escorted us to our assigned classrooms. Jayden read to Miss Boyles' kindergarten class from the Berenstain Bears Series, "Let's Talk about Money." I read Daymond John's, "Little Daymond Learns to Earn" with the help of one of the best readers in Mrs. Day-Smith's 4th grade class. Both classes participated in Financial Literacy activities from GMFCU's SUPER SAVER PASSPORT for ages 2 to 10. Jayden's kindergarten group learned about identifying and knowing the value of pennies, nickels, dimes, and quarters. Both classes learned the difference between "Needs and Wants."

"I appreciate being selected to represent Gateway Metro. I got so much from this experience," Jayden shared. "Everyone was so welcoming and really took care of us. The kids were so cute. They jumped in my lap as I read to them. We laughed and played together. They are very smart and knew way more about money than I did when I was that age. They asked me to come back to visit them. I would love to come back and spend more time with them."

Yarnell was instrumental to the team. She took photos capturing this journey. She served as witness to the authentic moments of joy and sharing filling the morning. In less than 90 minutes, she and the Armstrong team pitched in to distribute 400 GMFCU gift bags to all the children and the entire school's staff.

During my time with the 4th graders, I took the liberty of having a show and tell session. I shared a bit of my family's history by bringing out a historic picture that has been in my family for over one hundred years. I told the students about the famous educator, Booker T. Washington, who was surrounded by Tuskegee Institute's trustees and faculty including my great-grandfather Louis W. Watkins. We talked about how they were trusted and dedicated educators just like Mrs. Day-Smith and the other teachers at Armstrong Elementary.



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Just like in the book "Little Daymond," we talked about how to start a business with friends. Each friend uses their talent to make the business work best. They had someone with the idea that starts the business. They had to buy the basic inventory and supplies, they made the inventory unique, someone attracted customers and someone had to keep track of the money coming in and how much every partner is paid for their efforts. These are the same lessons the Greenwood District business owners had to learn to be a success.

Several of the 4th graders shared what their money saving plans are with the class. These conscientious youngsters want to set aside money for something that may come along in the future that is important, a house, buying stocks and investments and more. Impressive!

At Armstrong Elementary, the Word of the Day was "Resilience." Resilience is the ability to handle things when things go wrong. Not giving up easily when things get hard. Properly handling unpleasant feelings in a healthy way. Learning that the ability to cope with stress makes you stronger. Understanding what is happening and how to deal with problems is an important lesson to learn. They learned how this amazing concept has served the survivors of Black Wall Street in Tulsa, Oklahoma and how resilience can serve the students now and in the future.



Jayden (left) with Jeri (right)



Jayden reading to class

We would like to thank Dr. Threadgill and Dr. Wafford for inviting Gateway Metro FCU to be a part of their commitment to provide an enriching cultural and financial foundation for their students and staff alike. We look forward to continuing this relationship with Armstrong Elementary School in the Hazelwood School District.

Gateway Metro is committed to providing support to organizations important to our membership. Please contact us if you are interested in submitting for consideration a non-profit organization you are connected to as either an employee or a member. Your organization may receive free financial literacy and responsibility programming. This offer is available only to current full-service GMFCU members in good-standing. This opportunity is non-transferable. You must have a willingness and ability to serve as facilitator between GMFCU and the organization. Please include your name, contact information, the name and address of the organization you are representing, what service the organization provides to your community, the age range of the audience and what sort of programming/topic you would like GMFCU to present. Contact us for more information: marketing@gmfcu.org.

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 accurate 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/

Get Ready to Clean Up Clutter with Shred Days!



Paper documents taking up space in your home, begging to be shredded? Lucky for you, we have two shred events coming up in May to take care of that!

Join us on **May 2nd** at our **St. Peters** location from 9am until 11:30am or on **May 16th** at our **South** county location also from 9am until 11:30am. Bring any paper documents that you need to be securely destroyed and our shred trucks will shred them right on site.

Plus, come inside and play some games, win some prizes, and visit your favorite Gateway Metro staff! See you there!

Land an Auto Loan, Starting at 4.49%APR

Get ready for an adventurous and active summer by getting yourself a new ride! Enjoy rates as low as 4.49% APR* on auto loans.

Plan a road trip in your new car to the mountains, beach, lake or to visit a friend! We are here to help you get there.

Learn more and view rates at goGMFCU.org the apply online today, it's really that easy!



*APR=Annual Percentage Rate

*Must be a member to apply. Not everyone will qualify for the lowest rate.

Save to Win is Here For You

If you've recently done some financial spring cleaning and are wondering how you can stretch your dollars even further, a Save to Win account may be the perfect solution!

Not only does this account help you save your money securely, but it also gives you the chance to win more money, completely risk free.

If that sounds like a good deal to you, check out all of the details at goGMFCU.org

Congratulations to our February Winners!



*Limited to 100 entries per month.

A Taxing Story: Capital Gains and Losses

Chris Rock once remarked, “You don’t pay taxes – they take taxes.” That applies not only to income but also to capital gains. Capital gains result when an individual sells an investment for an amount greater than their purchase price. Capital gains are categorized as short-term gains (a gain realized on an asset held one year or less) or long-term gains (a gain realized on an asset held longer than one year).

Keep in mind that the information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.

Long-Term vs. Short-Term Gains

Short-term capital gains are taxed at ordinary income tax rates. Long-term capital gains are taxed according to different ranges (shown below).

Long Term Capital Gains Tax Brackets (for 2025)

Tax Bracket/Rate	Single	Married Filing Jointly	Head of Household
0%	\$0 - \$49,450	\$0 - \$98,900	\$0 - \$66,200
15%	\$49,451 - \$545,500	\$98,901 - \$613,700	\$66,201 - \$579,600
20%	\$545,500+	\$613,700+	\$579,600+

It should also be noted that taxpayers whose adjusted gross income is in excess of \$200,000 (single filers or heads of household) or \$250,000 (joint filers) may be subject to an additional 3.8% tax as a net investment income tax.

Also, keep in mind that the long-term capital gains rate for collectibles and precious metals remains at a maximum of 28%.

Rules for Capital Losses

Capital losses may be used to offset capital gains. If the losses exceed the gains, up to \$3,000 of those losses may be used to offset the taxes on other kinds of income. Should you have more than \$3,000 in such capital losses, you may be able to carry the losses forward. You can continue to carry forward these losses until such time that future realized gains exhaust them. Under current law, the ability to carry these losses forward is lost only on death.

Finally, for some assets, the calculation of a capital gain or loss may not be as simple and straightforward as it sounds. As with any matter dealing with taxes, individuals are encouraged to seek the counsel of a tax professional before making any tax-related decisions.

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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
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.

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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