

June 2026

Phishing 101: How Scammers Trick You into Clicking

Phishing scams are one of the most common—and effective—ways cybercriminals gain access to personal information. These scams often appear as emails, texts, or phone calls from trusted sources like your bank, employer, or a government agency. But their goal is simple: to trick you into clicking a link, downloading a file, or giving up sensitive data.

What is phishing?

Phishing is a form of social engineering where attackers disguise themselves as legitimate organizations to manipulate people into sharing confidential information. While email is the most common vehicle, phishing also happens via text message (called “smishing”), voice call (“vishing”), and even on social media.

How it works

Phishing emails often create a false sense of urgency. For example, you might receive a message claiming your account has been locked or that unusual activity has been detected. The message typically includes a link to a fake website designed to look just like a legitimate login page. If you enter your credentials, the scammers capture them instantly.

In other cases, the message may ask you to download an attachment that installs malware on your device. This malware can monitor your activity, steal personal files, or give hackers remote access to your system.

Red flags to watch for:

- Generic greetings like “Dear Customer” instead of using your name.
- Spelling or grammatical errors.
- Sender email addresses that look almost—but not exactly—right.
- Urgent language that pressures you to act immediately.
- Links that lead to URLs that don’t match the official domain.

What happens if you click?

Clicking a phishing link can lead to several dangerous outcomes:

- You may be taken to a fake website that collects your personal information.
- Malware could be silently downloaded onto your device.
- Your session data and login credentials may be intercepted in real time.
- Even if nothing seems to happen right away, background processes may still be running. That’s why it’s important to run antivirus scans and update your passwords if you think you’ve clicked something suspicious.

How to protect yourself:

- Never click on links or download attachments from unknown sources.
- Hover over links to preview where they go before clicking.
- Verify with the company directly—never use the contact info provided in the suspicious message.
- Use strong, unique passwords and enable multi-factor authentication whenever possible.
- Set up alerts on your financial accounts to catch unauthorized activity early.

Stay vigilant

Phishing attacks are increasingly sophisticated, but by staying alert and informed, you can reduce your risk. Remember: legitimate companies will never ask for sensitive information over email or text.



Article provided by our partner, Balance

Youth Certificate Program

Keep your kids engaged, learning, and growing this summer with our Youth Certificate Program!

Designed for ages 2–18, this program helps kids build smart money habits while working toward their own savings goals. It's a fun, hands-on way to learn the value of saving and financial responsibility.

Make the most of summer with meaningful financial enrichment. Explore all the details here: gogmfcu.org/accounts/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.

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

Upcoming Events & Holidays

June 19	Juneteenth CLOSED
July 4	Independence Day CLOSED
Aug 1	Trivia Night @ 6pm

First Day of Summer is June 21



LOAN RATES

EFFECTIVE June 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

GMFCU Featured on Banking On You Podcast

Gateway Metro is in the spotlight in a brand-new episode of the Banking On You podcast, highlighting the recent member vote to merge with West Community Credit Union.

In this episode, you'll hear directly from the voices that matter most—our members and staff—as they share their perspectives on this important decision. From what the merger means for the future to how it reflects our continued commitment to serving you.

Don't miss this opportunity to stay informed and connected.

Scan the QR code to listen now and hear the full story behind this pivotal moment for GMFCU.



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.

Early Bird Special!

\$175/table or \$20/individual player

Reserve and pay by June 30, 2026

Up to 10 People/Table

\$250/Table or \$25/ individual player AFTER June 30, 2026

Make your reservations by contacting ButterflyCommittee@gmfcu.org

Light snacks & non-alcoholic beverages included. You are welcome to bring your own snacks and beverages of your choice as well.



August 1, 2026 at 6pm

Crestwood Community Center
WhiteCliff Park

9245 Whitecliff Park Ln, St Louis, MO 63126

Highlighting Upcoming Membership Benefits



We're excited to share that, in March 2026, Gateway Metro Federal Credit Union members overwhelmingly voted in favor of our merger with West Community Credit Union—a major milestone for our cooperative's future. This partnership strengthens our financial foundation and enhances our ability to serve you even better. As we move forward together, members can look forward to new opportunities, expanded benefits, and added conveniences beginning in October 2026. We're grateful for your continued trust and support as we take this exciting next step together.

- Additional 7 branches for membership to use
- Enhanced digital banking technology
- Flexible and robust account security alerts
- More people helping people

Keep up with merger updates on our website at goGMFCU.org/merger-announcement

Gateway Metro Outreach Call to Action Update

Written by Jeri Peterson

We appreciate our members for inviting Gateway Metro to support organizations that matter to them. Providing financial literacy and responsibility programming in the community is an important part of our outreach mission.

Pathways High School – Belleville, IL

You may recall last year our Branch manager, Sheryl Berry, brought our financial literacy program to some of the students at Pathways High School. The students asked questions about basic budgeting, saving and investing. They discussed their real-life goals and more.

Gateway Metro was invited to return this spring, and this time students asked about scams and fraud targeting teens. To make the lesson memorable, Sheryl created the fictional “Retro Rewind Arcade,” an online company designed to entice the students to share their fictitious contact and debit card information.

Using the students’ Chromebooks, the activity simulated how easily information can be stolen through a fake QR code and website. Students saw how a simple click could expose their debit card details, put their identities at risk, and create long-term consequences for financial aid, credit, and employment opportunities.

The discussion also highlighted warning signs. A legitimate QR code should lead to the business’s real website, and users should check carefully for spelling errors or suspicious links before entering any information.

Common Scams

Sheryl also shared several real-world scams that students and community members should know how to recognize.

- QR code scam: Scammers may place a fake QR code over a legitimate one at a restaurant, parking meter, or other payment location. Scanning it can send your payment and personal information directly to a scammer.
- Rental deposit scam: A scammer may demand an application, fee, or first month’s rent before allowing you to view a property. Legitimate property owners and managers typically let you see the property first.
- Customer service impersonator scam: Fraudsters may pretend to be from your financial institution and claim your account has been hacked. A legitimate institution will not ask you to withdraw funds or provide sensitive personal information over the phone.
- Loan text scam: Fake loan offers sent by text often promise large amounts of money with attractive payment terms. Their goal is to collect personal information that can later be used for identity theft.



How to Protect Yourself

Gateway Metro encourages members to explore debit card controls in their online banking app so a card can be turned off instantly if fraud is suspected. It is also worth checking whether your financial institution offers similar protection tools.

Community Invitation

Gateway Metro thanks long-time GMFCU member Shannon Horne and the educators and students at Pathways High School for inviting the team to support financial literacy and responsibility for students and faculty. We look forward to continuing this partnership.

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The organizations featured in this series have a Gateway Metro Federal Credit Union membership connection. Gateway Metro is committed to supporting organizations that matter to its membership. Current full-service GMFCU members in good standing may submit a nonprofit organization for consideration to receive free financial literacy and responsibility programming.



To submit an organization for consideration, include your name, contact information, the organization's name and address, the services it provides to the community, the age range of the audience, and the programming topic you would like GMFCU to present. This opportunity is available to members with GMFCU accounts in good standing. It is non-transferable and requires the member to serve as the facilitator between GMFCU and the organization. Contact: marketing@gmfcu.org.

Slide into Summer with Save to Win

If you've been giving your finances a little summer glow-up and want a fresh way to help your money grow, a Save to Win account could be your next hot pick.

You'll keep your savings safe and building—while also getting the chance to win cash prizes from \$25 all the way up to \$5,000. With monthly and quarterly drawings, there are plenty of chances to make a splash... and yep, you can win more than once!

It's all sunshine, no stress—bringing a little extra spark to your savings routine.

Ready to make waves with your money this summer? Check out all the details at goGMFCU.org

Congratulations to our April Winners!



*Limited to 100 entries per month.

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

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