

# UNDER THE Arch



## Pay It Safe with Zelle®



Zelle® is a great way to send money to friends, family and others you trust, right from the Gateway Metro Federal Credit Union app. With Zelle, money moves directly from your bank account to another person's bank account, typically arriving in minutes\*.

We know getting money to friends and family quickly and safely is important, so we've provided some friendly reminders on how to "pay it safe" when you're sending money with Zelle.

### **1. Use Zelle to pay friends, family and others you trust.**

Fast and convenient, Zelle is a great way to pay people you trust. Money is sent directly from your bank account to another person's bank account, and can't be cancelled if the other person is already enrolled with Zelle. Because of this, you should only send money to people you personally know and trust.

### **2. Know when Zelle is a good payment option, and when another payment method is better.**

Zelle can be used to pay many important people in your life, for so many different reasons! Use Zelle to pay your roommate back for takeout or split the cost of necessities with a neighbor. However, if you aren't sure you will get what you paid for (for example, items bought from an online bidding or sales site), or you don't know and trust the person you're paying, we recommend you choose a different payment option. Neither Zelle nor Gateway Metro Federal Credit Union offers a protection program for authorized payments made with Zelle.

### **3. Double check your recipient's info.**

One of the key benefits of using Zelle is the ability to send money directly to another person's bank account in minutes\*. That said, it's important you enter your recipient's U.S. mobile number or email address correctly. Always double check your recipient's contact info before you hit "send"!

[MORE SAFETY TIPS](#)

# WHY REGULAR REBALANCING MAKES SENSE

*Your investment portfolio may be off-kilter,  
and you may not even know it.*

**Everyone loves a winner.** If an investment is successful, most people naturally want to stick with it. But is that the best approach?

It may sound counterintuitive, but it may be possible to have too much of a good thing. Over time, the performance of different investments can shift a portfolio's intent – and its risk profile. It's a phenomenon sometimes referred to as "risk creep," and it happens when a portfolio has its risk profile shift over time.

**When deciding how to allocate investments,** many start by taking into account their time horizon, risk tolerance, and specific goals. Next, individual investments are selected that pursue the overall objective. If all the investments selected had the same return, that balance – that allocation – would remain steady for a period of time. But if the investments have varying returns, over time, the portfolio may bear little resemblance to its original allocation.

Rebalancing is the process of restoring a portfolio to its original risk profile. Remember, asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss.

There are two ways to rebalance a portfolio.

**The first is to use new money.** When adding money to a portfolio, allocate these new funds to those assets or asset classes that have fallen. For example, if bonds have fallen from 40% of a portfolio to 30%, consider purchasing enough bonds to return them to their original 40% allocation. Diversification is an investment principle designed to manage risk. However, diversification does not guarantee against a loss.

**The second way of rebalancing** is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to buy low and sell high.

Keep in mind, however, that the information in this material is not intended as tax advice, and may not be used for the purpose of avoiding any federal tax penalties. Please consult your tax professional before rebalancing. The process may result in a taxable event.

Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of the market conditions. One approach is to set a specific time each year to schedule an appointment to review your portfolio and determine if adjustments are appropriate.

Would you like to discuss investments or your financial goals? Reach out to Bill Anderson at 636-222-7585. Content provided by a third party not affiliated with the credit union.

## 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 through Strategic Wealth Advisors.

## 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 hours a day

**DEBIT CARD** - (314) 621-4575 or (800) 621-4828 during business hours or (800) 472-3272, 24 hours a day.

## LOAN RATES

Effective January 15th, 2021

Gateway Metro rewards our members with low rates.

### VEHICLE LOANS

Approx. Payback Term	AS LOW AS Rate
up to 36 months	1.99% APR*
37 to 63 months	2.95% APR*

### OTHER LOANS

	AS LOW AS
Mortgage	Visit <a href="http://GoGMFCU.org">GoGMFCU.org</a> for current rates.
Shared Secure	2.01% APR*
Stock Secured	9.25% APR*
Signature Loans	7.99% 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

## UPCOMING EVENTS

### MLK JR DAY:

January 18th, 2021 | All locations closed

### PRESIDENT'S DAY:

February 15th, 2021 | All locations closed

## Loan Problems or Questions

DID THE HOLIDAYS MAKE PAYING YOUR LOAN MORE DIFFICULT? GATEWAY METRO IS HERE TO HELP WITH A SUPPORTIVE MEMBER RESOLUTION DEPARTMENT WHO CAN ASSIST YOU WITH ANY LOAN PROBLEMS OR QUESTIONS YOU MAY HAVE. PLEASE CONTACT US TODAY AT (314) 621-4575 OR [MFC@GMFCU.ORG](mailto:MFC@GMFCU.ORG)

# GET YOUR 2021 ADVENTURE STARTED OUT RIGHT

AUTO LOANS WITH GATEWAY METRO ARE THE PERFECT WAY TO GET IN GEAR FOR YOUR ADVENTURES IN THE NEW YEAR!

WE CAN ASSIST YOU WITH NEW AND USED AUTO LOANS ALONG WITH REFINANCING YOUR CURRENT VEHICLE FROM ANOTHER FINANCIAL INSTITUTION. IF YOU REFINANCE WITH US, YOU GET \$200\*! Wow!

VISIT OUR WEBSITE FOR RATES, TERMS, AND TO APPLY TODAY: [AUTO LOANS](#)



\*Must qualify for membership. \$200 auto loan refinance is for booked loans from another lender only. Minimum loan amount of \$5000.00. Incentive will be placed in your Gateway Metro account. Additional exclusions may apply. Must qualify for loan based on credit worthiness. Offer may be extended, modified or discontinued at any time and may vary by market.

## \$SAVE WIN<sup>®</sup>

Congratulations to our **November Save to Win** winners!

Both members won \$25 for participating in our beneficial Save to Win program! Want to know how you can win free money? Visit the official STW website for details: [Save To Win Website](#)



*Congratulations!*

KIMBERLY W \$25  
MARIAN T \$25



Stay tuned for December's winners!

# Plan, budget and track all from one convenient place: Trends

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Log in to online banking to try our new all-in-one  
financial monitoring tool.

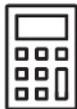
Online banking now  
provides a consolidated  
view of all your finances  
through Trends:



EXTERNAL  
ACCOUNTS



CASH FLOW



BUDGETS



INVESTMENTS



GOALS



Log in to Online Banking to Start Adding Your  
Accounts to Trends Today