

FOR YOUR FUTURE

Get The Most For Your Holiday Dollars

Holidays and gift-giving can take a big bite out of your budget, so plan ahead to keep spending under control.

Follow these suggestions to help survive the season without going broke:

- Shop early for gifts, and watch for sales and coupons.
- Use layaway plans if possible to spread the cost over time.
- If you have a large family, consider drawing names to exchange gifts.
- Give family members the gift of your time and expertise, like an IOU to prepare their taxes, fix broken electronics or hem a garment.
- Fill stockings with inexpensive items from a discount store.

Also, remember to plan ahead for expenses such as holiday decorations, wrapping paper, baking supplies (especially if baking for gifts), increased utility bills and food. These expenses are rarely considered and can add up fast.

Need additional help with your holiday expenses? Gateway Metro Federal Credit Union offers a short-term loan option. You can borrow up to \$2,000, repay the loan over 11 months, and enjoy fixed rates as low as 7.99% APR.*

Call, click or stop by today, and let us help you with your holiday spending!

*APR=Annual Percentage Rate. Rates and terms are subject to change and are determined by creditworthiness, member eligibility and other loan factors. Contact the credit union for complete details.

Black Friday
Is 45 Days
Away!



St. Peters GRAND OPENING Celebration

Saturday,
Oct. 29
12:30 - 3:30 p.m.

Come to the opening of our new location at 1421 Jungermann Road in St. Peters, Missouri.

- Enter to win an Apple Watch, Blues tickets or a 32" LED TV
- Meet Fredbird®
- Free food and beverage
- Fun family activities like face painting, pumpkin decorating and kids' costume contest
- Shred truck for paper and electronics*

Talk with our super-knowledgeable staff about how our many products and services can provide you financial peace of mind. See you on Oct. 29 from 12:30 to 3:30 p.m.!

*A fee will be charged for certain items.

General Election 2016

Nov. 8, 2016

Be sure to vote, and make your voice heard. Visit Vote411.org and enter your address to find your polling place, build your ballot with the online voters' guide and much more! With the voters' guide, you can see the races on your ballot and compare candidates' positions side-by-side. You can print your preferences and take them with you to the polls on Election Day. There are also resources for military and overseas voters.

Don't Get Scammed

Long before technology existed, criminals scammed people to get their money. Selling snake oil has just become more sophisticated. Here's what you can do to protect yourself from scammers:

- Learn to recognize suspicious phone calls, emails, web links and pop-up ads on your computer or mobile device.
- Never give out personal information – whether it's online, in person or over the phone – unless you initiated the contact and can verify the identity of the person or company you're communicating with.
- Never carry your Social Security card or PIN information in your wallet or purse. Store this information in a secure place at home.
- Select 'credit' and sign for your debit card purchases rather than using your PIN. This ensures that your transactions will be covered by the Visa® Zero Liability Policy, and losses due to fraudulent activity will be limited. The same protection is not guaranteed when you use a PIN debit network.
- Opt to receive your statements or other financial information electronically, and shred any out-of-date paper statements or mail that displays personal details.
- Don't handle personal business on a shared or unsecured Wi-Fi network, even if the website you're using is designated as secure by the "https" in the address bar. Regardless of site security, skilled hackers can still access your online activity using the network.
- Regularly monitor your account activity and check your credit report at least once a year to verify accounts.

GMFCU Can Help

Freedom ID

This comprehensive program can help you monitor your financial presence and protect you from identity theft. As a member of our trusted credit union, you will receive a discount. Visit GMCU.org, and click on the Freedom ID web banner for more information or talk to a member services representative in any branch.

CyberStatements

Receiving your account statements through the mail gives thieves an easy way to steal your confidential information. Instead of taking that risk, enroll in CyberStatements which is a free program available through online banking. Enroll today by clicking the CyberStatements link on the Self-Service tab of online banking.

Credit & Debit Cards

Keep copies of your credit/debit cards in a safe location at home along with the numbers to call if they are lost or stolen.

If your GMFCU credit card is lost, stolen or you suspect unauthorized use, please call (800) 558-3424.

If your GMFCU debit card is lost, stolen or you suspect unauthorized use, please call the credit union during business hours at (314) 621-4575 or (800) 621-4828. Please call (800) 472-3272 if it's after business hours.

If you believe that you are a victim of identity theft or fraud, immediately contact GMFCU as well as any other affected financial institution or card issuer. Thank you for helping us fight fraud!



The Member Education page on our website offers useful information, news stories and links we gather for our members. To view this information, visit GMCU.org and click on the graduation cap icon on the lower right.

Holiday Closings

Our offices will close in observance of the following holidays:

Columbus Day
Veterans Day
Thanksgiving

Monday, Oct. 10
Friday, Nov. 11
Thursday, Nov. 24

Christmas Day
New Year's Day
Martin Luther King Jr. Day

Monday, Dec. 26 (*observed*)
Monday, Jan. 2 (*observed*)
Monday, Jan. 16

Remember, even when our offices are closed, you still have 24/7 account access through our online and mobile banking services!

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Federally
Insured
By NCUA

GMCU.org

(314) 621-4575

(800) 621-4828

