



# Main Street Money

FALL 2013

## Our New Brand IS FINALLY HERE!



By the time this newsletter hits your mailbox the very exciting change has already happened. Gateway Regional has become **APEX Financial Credit Union!**

When you come into our two existing branches you'll be seeing lots of changes related to our new brand. And we're also so happy to announce the opening of our new branch in Florissant, at 18 Mullanphy Gardens.

This new construction, full-service branch features drive-up lanes and an ATM available to you 24/7. To enhance your visit, enjoy a free beverage at our coffee bar, and take advantage of the Wi-Fi inside the lobby.

We weren't bought out by anyone else or merged with another institution. We have the the same dedicated Gateway Regional management team that you know and trust, and none of your accounts or loans with us are changing. We just want to evolve along with your changing financial needs, and our new brand will help us do that. Our goal is **Reaching New Heights Together!**

We can't wait look forward to continuing to serving you and your family's banking wants and needs in the future, since **Your Financial Well Being is at the Center of Everything We Do.**

Reaching new *heights* together.



## Are You Using Our New Mobile Banking App Yet?

We have a super convenient and secure APEX Financial Mobile Banking app available free of charge for both Apple and Android phones and tablets. With this new app you can access your accounts from anywhere you have a wireless connection.

With this free convenience service you can access your checking, savings and money market accounts, share certificates and credit union loans straight from your mobile device. You can check your account balances, pay bills, transfer money, find local ATMs and CO-OP Branches, make loan payments to APEX Financial accounts, and view your transaction history. And see your account in real time, even while you wait in the checkout line at the store!

Mobile Banking is encrypted with the same advanced security features as our Online Banking, and has the same Security Guarantee too - meaning you're completely protected from liability due to fraud.

### MOBILE BANKING ALLOWS YOU TO:

- » View Balance Information
- » Transfer Funds Between APEX Financial Accounts
- » Pay Bills Using Online Bill Pay
- » See Recent Account History
- » Make Loan Payments to APEX Financial Accounts
- » Find ATM and CO-OP Branch locations
- » Get Weather Reports

Mobile Banking is just another convenience service that we provide to help you and your family simplify and improve your finances. Your Financial Well Being is at the Center of Everything We Do, and our new Mobile Banking app shows again our commitment to offering you all the financial products and services that you need to manage your money. Call us today to learn more about Mobile Banking at (314) 385-8800. \*To utilize Mobile Banking, you must first enroll in Online Banking, and set up your desired Transfers and Bill Pay. Wireless carrier fees may apply.



## Warner's Warm-Up Winter Wear Drive

Warm hands and hearts this year with your donation to the annual Warner's Warm-Up Winter Wear Drive! For more than ten years, Kurt and Brenda Warner have headed the campaign to provide hats, coats, scarves, gloves and mittens to bi-state residents in need. APEX Financial Credit Union is proud to once again support this effort, and we hope you'll join us. Stop by the credit union in November to make your donation. We'll accept new or gently-used winter wear as well as monetary contributions. **Thank you in advance for your support!**

## Reduced Interest Rates for Holiday Loans - Starting at Just **8.9% APR!**\*

With all the added stress of the holidays, APEX Financial Credit Union makes it easy to take care of all your holiday needs under one roof. If money is tight this year, you can take advantage of great rates with our Holiday Loan special, and qualified members can borrow up to \$2,500. The funds will be directly deposited into your account, and for added convenience your Member Service Representative can help you set up hassle-free automatic payments right then.

And to be prepared for next year's gifts, meals, parties and travel, consider setting up a Holiday Savings Club Account through APEX Financial

to keep your holiday funds separate from your other accounts. There is no minimum required balance, and you can arrange automatic monthly contributions that earn interest. In October the balance from your holiday account is automatically transferred to your savings account, just in time to start shopping!

To find out more about how our savings and loan products can help you and your family this 2013 holiday season, call **(314) 385-8800** or visit your local branch. You can also apply in just seconds online, at [www.apexfinancialcu.com](http://www.apexfinancialcu.com).

## Skip-A Payment This Holiday Season

The hustle and bustle of the Holiday season can seem pretty hectic at times, and they always seem to cost more than you anticipated. Whether it's buying gifts, planning Holiday parties, traveling to see family and friends, hosting out of town visitors, even winter vacations - the bills can add up quickly! So wouldn't it be great to have the option of skipping a loan payment to help pay for those holiday bills? That's why APEX Financial is offering the chance to skip either your November, December or January loan payment for qualifying members.\*

Just think of the extra cash you'll have handy for last minute shopping or holiday expenses. Fill out the Skip-A-Payment request form, and you could be approved to postpone one month's payment until the end of the loan. The request must be made no later than the due date of the month that is to be deferred.

A payment of \$25 must accompany each Skip-A-Payment application form. You may write out a check payable to APEX Financial Credit Union, or indicate on the form that you want the amount deducted from your credit union checking or savings account.

Think of your Skip A Payment as our gift to you, our valuable members, and since this is the last issue of 2013 - we would like to wish you and yours a happy Holiday season and prosperous New Year!

\*Does not apply to mortgages, home equity loans or credit cards. Member must be current on all loan payments. Eligibility based on applicant credit and other factors. Form must be received by the application deadline noted for each month. If you choose to have your fee taken from your share or share draft account, the funds must be available at the time your application is processed, or your request will be denied. No late requests will be accepted. Contact credit union for details.

### Skip-A-Payment Form

*I choose to participate in the Skip-A-Payment program by paying \$25 per loan. I agree that signing below constitutes an extension of my loan agreement, if approved.*

Which month you would like to skip your loan payment: **November** **December** **January** *(circle one)*

- ☐ Enclosed is a check for \$25 per loan to skip my payment  
☐ Please deduct \$25 from my credit union savings account  
☐ Please deduct \$25 from my credit union checking account

Account Number(s)/Loan Number(s)

Print Member Name

Member Signature

Print Co-Maker Name

Loan extension agreement: By signing, you agree your loan payment(s) will be extended to the same date of the following month. Interest will still continue to accrue daily on the unpaid principal balance during the month that is skipped. The effect of skipping a payment will be to extend the original estimated maturity date that your loan was scheduled to be paid in full. The remaining terms of the loan documents shall remain unchanged.

**(314) 385-8800**  
**Fax: (314) 385-3408**  
**[www.apexfinancialcu.com](http://www.apexfinancialcu.com)**

6401 Stratford Ave.  
St. Louis, MO 63120

#### LOBBY

Monday, Tuesday, Thursday 8:30 a.m. - 4:30 p.m.  
Wednesday 9:00 a.m. - 4:30 p.m.  
Friday 8:30 a.m. - 5:00 p.m.  
Saturday 9:00 a.m. - Noon

#### DRIVEUP

Monday - Thursday 8:00 a.m. to 4:30 p.m.  
Friday 8:00 a.m. to 5:30 p.m.  
Saturday 9:00 a.m. - Noon

#### Downtown Branch:

Robert A. Young Building  
1222 Spruce, Ground Floor  
St. Louis, MO 63103

#### LOBBY

Monday - Friday 8:00 a.m. to 4:00 p.m.



Our offices will be closed in observance of the following holidays:

**Columbus Day**  
Monday, Oct 14

**Veteran's Day**  
Monday, Nov 11

**Thanksgiving**  
Thurs, November 28  
Friday, November 29

**Christmas Eve**  
Tuesday Dec 24th

**Christmas**  
Wednesday, Dec 25  
Close at Noon

**New Year's Eve**  
Tuesday, Dec 31st

**New Year's Day**  
Wednesday, Jan 1



## SPENDING TIPS & SMART USE OF CREDIT

The fundamental concept of any advice on spending typically begins with making a budget or a plan for using your money wisely. It's helpful to set short and long-term financial goals and manage your money to meet them.

### ACTIONS YOU CAN TAKE

- **Live within your means, and use credit wisely when it's needed.**
- **Be a smart shopper, and compare prices and quality.**
- **Track your spending habits and develop a budget or spending plan.**
- **Plan for short-term and long-term financial goals.**

A good way to take control of your spending is to set the maximum amounts you plan to spend each week or each month. Once you've set the maximum, stick with your plan.

It's helpful to track your spending over a few weeks or months to get a handle on how you are using your dollars and cents. Look into using on-line systems or phone apps for keeping track of your spending - you will be amazed at what you'll learn about your habits!

Be careful not to let a sale or discount coupon persuade you to purchase something you don't really need and that isn't in your spending plan.

When planning a big purchase, take time to comparison shop and check prices at a few different stores, by phone or online.

At APEX Financial Credit union, we always advocate the smart use of credit to help improve the financial wellbeing of our members. When you do need to borrow, know that your credit union typically has the lowest interest rates that you will find anywhere in St. Louis.

If you do currently have debt, consider transferring those balances to a low rate APEX Financial MasterCard. You can receive a low 4.99% APR\* for the first six months on balances transferred to your new MasterCard. After this six month period ends, you will still receive rates lower than the national average, at just 10.60% for our Gold MasterCard and 13.60% on our Classic MasterCard. We know that sometimes credit card debt is unavoidable, which is why we offer such great rates to our valued members.

You can applying online at [www.gatewayregionalcu.com](http://www.gatewayregionalcu.com), stop by your local branch, or give us a call at **(314) 385-8800** to learn more.

