

Members ONLY

STAFF NEWS

The Credit Union would like to welcome **Bonnie Symonds** who joined the staff as a Teller. Bonnie comes to us with nine years of financial industry experience. Please stop by and help welcome Bonnie as the newest member of our family.

Congratulations to **Vicki Lemieux** who celebrated her fifth anniversary with the credit union on October 15, 2006. Vicki is the credit union's Loan/Collection Manager.

PROMOTIONS

Win \$25.00

Can you find your account number? There is one hidden account number in the context of these articles. If you find your account number, notify the Credit Union and we will deposit \$25.00 to your share account.

CHILI/CHOWDER DAY

Please join us on Friday, February 23, 2007 for our Third Annual Chili/Chowder Day. All proceeds are donated to the Ending Hunger in Maine Campaign. All chowders are made by the Credit Union staff and served HOT on that day. Thank you for your support and we hope to see you there.



Members Only is published quarterly by Gardiner Federal Credit Union, a member-owned financial institution taking a personal approach to delivering the highest quality, consumer-oriented financial services.

The Credit Union is located at:
10 Old Brunswick Road · Gardiner, ME 04345

Telephone: (207) 582-2676

Toll Free: 1-800-464-2425

Fax: (207) 582-3108

Audio Response (Teller-PhoneSM):

24 hours 1-866-308-2042

Email: Info@gardinerfcu.org

Website: www.gardinerfcu.org

Lobby and Drive-Up Hours are
8:00–5:00, Monday, Tuesday, Thursday
and Friday; 9:00–5:00 on Wednesday

"Sharing the path to your family's financial success."



MEMBER FINANCIAL EDUCATION

Debit Versus Credit Transactions: Choose Credit

Have you ever wondered what is the difference between a debit transaction and a credit transaction?

Let's say you slide your credit union Visa® Check Card or debit card through the electronic scanner at the grocery store. The LED readout usually comes up with the question, "debit or credit?" Or the cashier may ask you this question. Five Four Six.

Which should you choose?

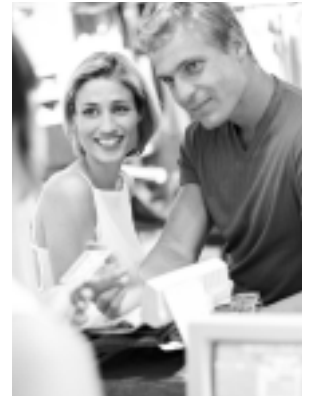
The machine is simply asking how you would like the transaction to be processed. Whether you respond "debit" or "credit," the purchase amount will be deducted from your share draft checking account. Even if you say "credit," your purchase will not be billed to a credit card—because the card you are using is not a credit card.

Why a choice? If you say "debit," the transaction is processed through an ATM network that requires you to use a personal identification number (PIN). If you say "credit," the transaction is processed through the Visa network.

Choose "Credit" for your Credit Union!

Your decision on choosing "debit" or "credit" depends on your personal preference. But when you choose "credit" and sign for the purchase, it actually helps your credit union and members, like you. The Visa transactions are more efficient and cost less than the ATM transaction for the credit union. Plus, you have full Visa charge-back protection rights when you choose credit, and there's no PIN to remember.

The next time you are asked "debit or credit," help your credit union and say "credit."



Start Getting Ready Now to File Your Taxes

Although most of us know it happens every year in April, many of us don't think to prepare for filing our tax return. We tend to put it off and put it off until April 15th is right around the corner. But you should be keeping taxes in mind all year long, and keep careful records stored in a safe place. That way they'll be there when it comes time to prepare your tax return. Whether you do it yourself or use the services of a tax professional, here are some suggestions regarding the records that you should be setting aside all year round.

- Gather and keep together all papers related to any investments you have made, particularly buys and sells of stocks made in 2006. These include not only brokerage statements, but also individual buy and sell confirmations for each security.
- Collect records of contributions you've made to IRAs and other retirement plans, including a Roth IRA, just for the reference. These are not taxed.
- Did you make improvements on your home? Keep those records handy.
- If you make donations to charitable organizations, organize those records, too.
- Don't forget property tax information, including your vehicles and mortgage, as well as your home equity loan and interest or dividends earned on savings.
- Watch for and keep together your W-2 forms from employers.

Keeping these records together will make it a little easier for you when you sit down to prepare your tax returns. Of course, if you wind up having to pay, that's not much consolation.

Get Extra Cash By Skipping Your Next Loan Payment

Skipping a payment is like "making a loan to yourself." Use the extra cash for entertaining, holiday expenses, pay bills, or enjoy a weekend getaway. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

It's easy to apply: simply complete the attached application and mail it back to us. Or you may fax it to 207-582-3108 or bring it into the credit union. We'll do the rest.

Skip A Pay Rules

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Skip-A-Payment request.
2. New loans less than 6 months old are not eligible. All loans must be current and your Credit Union account must be in good standing. This offer does not apply to Mortgage Loans, Home Equity Loans, Student Loans, or Visa® Credit Cards.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

NOTEWORTHY

Thank You

Thank you to all of our members who donated non-perishable items for our Thanksgiving Baskets this year. With your help, the Credit Union, along with the IAFF Local 2303 Gardiner Firefighters, donated four baskets with full Thanksgiving dinner fixings to four local families.

This year was again an outstanding year for our Giving Tree. With all your help and generous support, the Credit Union was able to donate gifts to 14 children. Each child received 4 gifts; a shirt, pants, pair of shoes and a toy of their choice.

Lastly, thank you to all who donated to our BearHugs for Kids Project. Our box was overstuffed this year once again. The collected stuffed animals will be distributed to hospitals and law enforcement agencies across the state.

Credit Union Week Winners

Congratulations to the following members who were all winners during International Credit Union Week.

Daily Drawings: **Trisha Leathers, Jeff Minchin, Joyce Haley, Jeff Tourtelotte, Brian Prescott, Chet's Market, Richard Larrabee, Ruben Bartlett, Joyce Wurtz and Cheryl Woodman.**

Safe Deposit Box: **Bill Fisher**

\$50 Cash: **Stacey Blair**

\$50 US Savings Bond: **Lois Gelina**

Candy Corn: **Richard Larrabee**, with an almost perfect guess of 397! (There were 398 candy corns in the jar.)

Coloring Contest: Ages 0-5, **Willow LaVoie**, age 4; Ages 6-9, **Tuesday Shea**, age 9; Ages 10-13, **Jeffrey Minchin**, age 10.

Turkey Raffle: The winner was **Sonny Leathers** who graciously donated the turkey to Chrysalis Place in downtown Gardiner. Thanks to all the members who purchased tickets for this fundraiser. \$333 was raised for the Maine Credit Unions' Campaign for Ending Hunger.

Afghan Raffle: The winner was **Jane Dunn**. Thank you to all the members who purchased tickets. A total of \$207 was raised for Maine Credit Unions' Campaign for Ending Hunger. A very special thank you to **Sue Kidder** for her time in making the afghan and donating it to the Credit Union to raffle.

Skip A Pay Application

Name _____ Account# _____

Loan Payment Amount \$ _____ DECEMBER or JANUARY (Choose One)

Loan Payment Amount \$ _____ DECEMBER or JANUARY (Choose One)

How is your loan paid? (Circle One) CASH/CHECK PAYROLL DEDUCTION INTERNAL TRANSFER

Please deduct the \$25.00 processing fee from (Circle One) SAVINGS CHECKING PAYMENT ENCLOSED

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize Gardiner Federal Credit Union to extend your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. Some restrictions may apply.

Signature (all borrowers must sign) _____

Joint Signature (if applicable) _____

For Credit Union Use Only:

Account # _____ Suffix _____ Pay Code _____ Next Due _____

Process Date _____ Fee _____ Advance Due Date _____ Payroll _____

Annual Meeting

The Credit Union's Annual Meeting has been slated for Wednesday, April 25, 2007. More details to follow in our next newsletter.

RATE BOARD

Rates on deposit accounts and loans may change from time to time. The development, printing, and delivery of your **Members Only** newsletter takes two to three weeks; therefore, the accuracy of rates during this extended time may be compromised.

To provide accurate and timely delivery of all Credit Union share and loan rates, call the Credit Union or visit our web site at www.gardinerfcu.org.

Rates are accurate as of December 31, 2006 and are a limited listing of Credit Union deposit account options.

Savings Deposit Rates

TYPE	RATE	ANNUAL PERCENTAGE YIELD
Regular Shares	0.60%	0.60%
Hi-Yield Share Account		
\$2,000.00 to 10,000.00	2.00%	2.02%
\$10,000.01 to 40,000.00	2.50%	2.53%
\$40,000.01 and over	2.75%	2.78%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day

Monday, January 15, 2007

Presidents' Day

Monday, February 19, 2007

Patriots' Day

Monday, April 16, 2007