

Members

ONLY

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.



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."



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



CU SERVICE CENTERS.
The Member-Friendly Financial Network

Gardiner Federal Credit Union is now a Shared Branching Financial Institution

Gardiner Federal Credit Union, along with a network of over 2,900 credit union locations (available nationwide) from Maine to Florida and across to California, offer members the convenience of Shared Branching. Gardiner Federal Credit Union members may conduct business at any of the "shared" facilities as though they were at their Gardiner Federal Credit Union Office.

Fully-staffed branch offices will let members work with real people to conduct their financial business. Transactions include: deposits, cash/check withdrawals, transfers, account inquiries, loan payments, money orders and traveler's check purchases. Branches are identified by the common swirl logo. Members will need to provide their credit union name, account number, and government-issued photo identification.

This is a great member-only benefit with a no-fee service. Some restrictions may apply and availability of funds deposited will depend on your credit union policy. New locations are being added regularly.

Just another example of how credit unions really make a difference!

For a complete listing of Shared Branching locations nationwide, visit www.cuservicecenter.com. You can also call 1-800-919-CUSC (2872) to find a Shared Branch location by phone.

Route 66 Warranty

Whether you are thinking about driving north, south, east or west, we want to make sure you get to your final destination with as few problems as possible. Even the most reliable vehicle can develop a mechanical problem and that is why we want you to know about one of our newest products: **Route 66 Warranty**.

Route 66 Warranty is a vehicle protection plan that provides excellent coverage and extensive protection for your vehicle's mechanical and electrical failures as well as associated labor costs. It offers various levels of protection and provides Emergency Roadside Service throughout the life of the contract. However, the most important feature to you is this... a Route 66 Extended Warranty will not cost you the \$2,000 to \$3,000 price you are accustomed to seeing at the dealership. Most plans are around \$1,000 and there is **no deductible**.

With the average car repair now close to \$500, purchasing a Route 66 Warranty extended service agreement helps limit the out-of-pocket expenses you might incur. Route 66 allows you the "peace of mind" we all need.

For more information about this great new product, **please call Carol or Wendy at 582-2676**.

Direct Deposit Your IRS Tax Refund

It's easy, convenient, safe and fast!

Department of the Treasury—Internal Revenue Service **2007** (1) IRS Use Only—Do not write or staple in this space.

1040 U.S. Individual Income Tax Return

For the year ending: 2007 OME No: 1545-0074

Label (See page 11.)

Use the IRS label. Otherwise, please print or type.

Presidential Election Campaign (See page 11.)

Do you want \$3 to go to this fund? If a joint return, does your spouse want \$3 to go to this fund?

Refund

Have it sent directly to your credit union account!

73 If line 72 is more than line 63, subtract line 63 from 72. This is the amount you O...

74a Amount of line 73 you want REFUNDED TO YOU.

b. Routing number **211287793**

d. Account number

75 Amount of line 73 you want applied to your 2008 estimated tax

Working with Gardiner Federal Credit Union, the IRS will transmit your refund directly to your credit union accounts. It's QUICKER, SAFER and EASIER. Our routing number listed below and your account number that is shown on your statement are all you need. Simply see instructions on your U.S. Individual Income Tax Return form—fill in 74b, c, and d.

For help finding line instructions, see pages 2 and 3 in the booklet.

Notes: Checking "Yes" will not change your tax or reduce your refund.

NOTEWORTHY

Community Relationship Committee Update

Chili/Chowder Day

Please join us on Friday, February 29, 2008 for our Fourth Annual Chili/Chowder Day. All proceeds raised will be donated to Maine Credit Unions' Campaign for Ending Hunger. All chowders are made by the Credit Union Staff and Board of Directors and served HOT on that day. Thank you for your support and we hope to see you there.

Hearts for Hunger

The Second Annual Hearts for Hunger Campaign will kick off on January 14, 2008, and run through February 29, 2008. Each heart is only \$1.00 and all proceeds are donated to Maine Credit Unions' Campaign for Ending Hunger.

Giving Tree

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 17 children. Each child received 4 gifts, a shirt, pants, pair of shoes and a toy of their choice.

BearHugs

Thank you to all who donated to our BearHugs for Kids Project. Our box was overstuffed once again this year. The collected stuffed animals are currently being distributed to hospitals and law enforcement agencies across the state.



Turkey Raffle

This year's winner was **Mary Moulton** who graciously donated the turkey to the Gardiner Head Start Program, who in turn, distributed it to a local family. Thanks to all the members who purchased tickets for this fundraiser. \$159 was raised for Maine Credit Unions' Campaign for Ending Hunger.

50/50 Raffle

Congratulations to member **Richard Larrabee**. The pot was an impressive \$942.00, half going to Mr. Larrabee and the other half going directly to Maine Credit Unions' Campaign for Ending Hunger. Thank you to all the members who purchased tickets and better luck next time.

As you can see the Committee and Staff of Gardiner Federal Credit Union, along with its outstanding membership, work very hard to raise funds for Ending Hunger in Maine.

Lastly, we are pleased to announce as of December 31, 2007, the Credit not only reached its goal of \$5,500, we surpassed it and raised a total of \$5,700. These funds were sent to the Maine Credit Unions' 2007 Campaign for Ending Hunger.

The Staff and Board of Directors would like to THANK YOU the membership for all your help in this achievement.

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, 2007 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%

NEWS

2008 Annual Meeting Date

The Credit Union's 55th Annual Meeting will be held on Wednesday, April 30, 2008 at the Gardiner Area Middle School.

Once a year, the membership has the responsibility to elect fellow credit union members as representatives to the Board of Directors. This election is held at the Credit Union's Annual Meeting. Six Nine Five Two
This year, there are two positions for three-year terms that will be expiring and need to be filled.

If you are interested in running for the Board, please contact one of the following Nomination Committee Members: Jeanne-Marie Frost, Chairperson; Eric Jermyn; or Andrea Sparrow c/o Gardiner Federal Credit Union, 10 Old Brunswick Road, Gardiner, Maine 04345.

International Credit Union Week Winners

Daily Drawings: Jennifer Eldridge, Dave Pushard, Stephanie Truman and Jacob Darveau

Safe Deposit Box: Nancy Pare

Box of Checks: Leona Eshelman, Tiffany Barrett, and Ellen Truman

\$50 Cash: Marion Boynton

Savings Bond: Andrew Williams

Candy Corn Guess: Fred Vigue with a guess of 850 (actually 841)

Coloring Contest: Bailey Poore (0-5); Haley Santerre (6-9); Amanda Gagne-Marston and Cassidy LaBelle (10-13)

Congratulations to all our winners!

Staff News

The Credit Union would like to welcome **Lisa LeBourdais** as the newest member of our staff. Lisa joins our staff as a Teller with 10 years of financial industry experience.

Please welcome back **Meghan Small** who rejoined the Credit Union to help us out during her Christmas break. Meghan is currently attending University College of Bangor studying Veterinary Technology. Meghan will continue to work part-time for us while attending school.

Please stop by and help welcome Lisa and say hello to Meghan!

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day
Monday, January 21, 2008

Presidents' Day
Monday, February 18, 2008