

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.

UPCOMING HOLIDAYS

- Mon., Jan. 19, 2009 **Martin Luther King, Jr. Day**
- Mon., Feb. 16, 2009 **Presidents' Day**
- Mon., April 20, 2009 **Patriots' Day**
- Mon., May 25, 2009 **Memorial Day**



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.

Address

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Toll Free: 1-800-464-2425

Audio Response (Teller-PhoneSM):
24 hours 1-866-308-2042

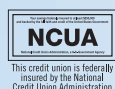
Email: Info@gardinerfcu.org

Website: www.gardinerfcu.org

Main Office Lobby and Drive-Up Hours

8:00–5:00, Monday, Tuesday, Thursday and Friday;
9:00–5:00 on Wednesday

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



NEWS

IMPORTANT NOTICE ABOUT BRANCH OFFICE

Effective January 30th, 2009 (CLOSE OF BUSINESS DAY) our Bridge Street Office will be permanently closed. After reviewing and analyzing the Bridge Street office's income and expenses, the Board of Directors has concluded it was in the best interest of our members and the Credit Union to close this office. We are pleased to announce all Bridge Street employees will be transferred to our Brunswick Avenue Office.

Commencing Monday, February 2nd, 2009 all transactions will be conducted at our Brunswick Avenue Office. Hours of Operations are: Monday, Tuesday, Thursday and Friday 8am to 5pm and Wednesday 9am to 5pm.

As it is our continued goal to offer outstanding member service, your Credit Union does offer: Online Account Access (Home Banking), two drive-up stations, Shared Branching, Teller-Phone (Audio Response) and a drive-up ATM.

A message from the Board of Directors and Management:

"The closing of the branch office was a difficult decision, but the Board of Directors determined this action would afford the best opportunities for the credit union and its members."

If you have any questions, comments or concerns, please free feel to call the Credit Union at 582-2676.

2009 Annual Meeting Date

The Credit Union's 56th Annual Meeting will be held on Wednesday, April 29, 2009 at the Gardiner Regional 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.

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 a position on the Board of Directors, please contact one of the following Nomination Committee Members:

- | | | |
|-----------------------|--------------------|------------------------|
| Andrea Sparrow | Joan Vining | Robert King Sr. |
| 389 Whitefield Road | 62 Pierce Street | 624 Mills Road Front |
| Pittston, ME 04345 | Gardiner, ME 04345 | Whitefield, ME 94353 |

MEMBER FINANCIAL EDUCATION

Direct Deposit Your IRS Tax Refund

**It's easy,
convenient,
safe and fast!**

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 73b, c, and d.

Refund	72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you want refunded to you. If Form 8888 is checked, click <input type="checkbox"/> Savings	71
Direct deposit?	73a	Amount of line 72 you want refunded to you .	72
See page 63 and fill in 73b, 73c, and 73d, or Form 8888.	b	Routing number 211287799	73a
	d	Account number	
	74	Amount of line 72 you want applied to your 2009 estimated tax	74
Amount You Owe	75	Amount you owe. Subtract line 71 from line 61. For details on how to pay, see page 65	75
	76	Estimated tax penalty (see page 65)	76

NOTEWORTHY

Community Relationship Committee Update

International Credit Union Week Winners

Congratulations to the following members who were all winners during International Credit Union Week: Daily Drawings: **Ann LeClair, Corey Gero, Richard Hatch, Sandra Cunningham, Reggie Grant, Terry Brougham, Shawn Brann, Susan Warren, Josh Nowell, Michael Bolduc, Paulette Soulliere and Dorothy Holmes.**

Candy Corn Guess: Lisa Smead & Jacob Soucy

Pumpkins for Hunger

This year the Credit Union raised \$299 on this fundraiser. All proceeds were donated to our 2008 Ending Hunger Campaign.

Thank You!!

We would like to thank all the members who participated in our Giving Tree, Bear Hugs and Food Baskets. This year we were able to provide presents to 7 children in our community, as well as collecting several stuffed animals which will be distributed to hospitals and law enforcement agencies across the state.

50/50 Raffle

Congratulations to member **Richard Larrabee**. The pot reached an impressive \$1,267 this year. Mr. Larrabee received \$633.50 and the other half was donated to the Maine Credit Unions' Campaign For Ending Hunger. We would like to thank our membership for their continued support in this fundraiser. We look forward to doing it again this year!!!!

Coin Drive to Benefit Maine Credit Unions' Campaign For Ending Hunger

Beginning July 21, 2008 both branches of Gardiner Federal Credit Union started a coin drive which was held until the end of the year. We are proud to say with all your help the Credit Union raised \$242.31 during this drive. All funds raised were donated toward the 2008 Maine Credit Unions' Campaign For Ending Hunger. Five Two Five.

2008 Ending Hunger Goal Results!!!!!!

The Credit Union's 2008 Ending Hunger in Maine Goal was to raise \$5,550. With all your help and support the Credit Union not only reached this goal, it surpassed it!!!!!! **The Credit Union raised a total of \$8000 through various fundraising efforts.** These funds will be sent to the Maine Credit Unions' 2008 Campaign for Ending Hunger. Once the funds are tallied, our funds will be sent back to the Credit Union for us to distribute to local organizations. We couldn't have done this without your continued support. As always, THANK YOU for all your support!

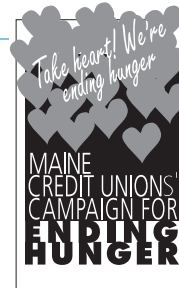
Community Relationship Upcoming Events:

Hearts For Hunger Campaign

Our 3rd Annual Hearts for Hunger Campaign will kick off on Tuesday, January 20th and run through Friday, February 27th. Each heart is a \$1.00 and all proceeds are donated to the 2009 Maine Credit Unions' Campaign for Ending Hunger.

Chili/Chowder Day

Please join us on Thursday, February 12th for our 5th Annual Chili/Chowder Day. All proceeds raised will be donated to the Ending Hunger in Maine Campaign. 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 all there.



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, 2008 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	1.25%	1.26%
\$10,000.01 to 40,000.00	1.50%	1.51%
\$40,000.01 and over	2.00%	2.02%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%

MEMBER FINANCIAL EDUCATION

Liberty/Harland Clarke Check Orders

Please be advised if you order your checks directly from Liberty/Harland Clarke by phone or via the Internet without going through the Credit Union you will be charged an extra \$7.95 on your check order.

Liberty/Harland Clarke charges this fee because checks are being sent in a more secured manner. To avoid this extra charge, please call, mail or drop off your check order directly at the Credit Union.

Your Credit Union is never far away

There was a time in the not too distant past when people would rush to Gardiner Federal Credit Union to complete their banking before the end of the business day. Whether it was a deposit, withdrawal, or confirmation that a check cleared your account, if you didn't arrive by five o'clock, you'd have to wait until the next business day. With a little help from technology Gardiner Federal Credit Union, has worked to ensure your ability to conduct business on your schedule, not ours.

ATM and Check/Debit Card

If you find that your work schedule and other responsibilities make it difficult to visit us during our branch hours, your ATM or check/debit card can be used to deposit and withdrawal funds 24 hours a day. Because Gardiner Federal Credit Union is a member of the SurF Network, you have surcharge free access to a number of surcharge free ATMs.

Purchases can also be made with your check/debit card in lieu of checks, saving time and the potential security risk of a lost checkbook.

Shared Branching

Being convenient for our members is a priority, which is why we're a part of the national shared branching system. With photo identification and your member number, you have access to over 3,300 branches nationwide. So if you've moved across town or are vacationing across the country, Gardiner Federal Credit Union is almost always nearby.

Online Banking

Our online banking is available to our members wherever they have internet access. It's an ideal solution for anyone who doesn't want to wait for their monthly statement to balance their checkbook.

Teller-Phone

Our first technology allowing members access to their account information is still going strong. Check your balances and last few transactions from any telephone 24 hours a day.