

Members ONLY

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

Martin Luther King, Jr. Day

Monday, January 18, 2010

Presidents' Day

Monday, February 15, 2010

Patriots' Day

Monday, April 19, 2010

Memorial Day

Monday, May 31, 2010



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.

Main Office

10 Old Brunswick Road · Gardiner, ME 04345
(207) 582-2676 · (207) 582-3108 Fax

Toll Free: 1-800-464-2425

Audio Response (Teller-PhoneSM):

24 hours 1-866-308-2042

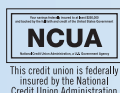
Email: Info@gardinerfcu.org

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."



Now Offering!!!!!!!!!!!!!!

Visa Gift Cards and Visa Travel Cards

Gardiner FCU Visa Gift Card... Perfect for Every Occasion

The Visa[®] Gift Card is the perfect solution for your gift giving needs. Just choose a personalized card design; select a gift amount and let your gift recipient decide where and how they want to use your thoughtful gift. Two Three Six Six

The Visa Gift card can be used at millions of locations worldwide, including both retail stores and online merchants. Your gift recipient can go shopping at their favorite store or decide to dine out at their favorite restaurant. Maybe they will catch a movie, or they might use your gift to travel someplace special. When you give a Visa Gift card you give endless possibilities.

A Gardiner FCU Gift Card also makes a great gift for Holidays, Birthdays, Graduations or Just Because!!!

Visa Gift Cards are available from \$10 - \$1000 for a fee of \$3.00 per card.

So stop by the credit union and let us help you find the perfect solution for your gift giving needs.

Gardiner FCU Visa Travel Card...Simple to Pack...Simple to Replace

Next time you get ready to travel take one of our Visa Travel Cards with you! Travel Cards are a great alternative to traveler's checks!

More convenient than traveler's checks and more secure than cash, our reloadable Travel Card is essential gear for your vacationing needs. It's recognized worldwide and accepted at both Point of Sale and at ATM locations.

The Visa Travel Card can be replaced if it's lost or stolen, making it a smart choice to take along with you on your trip!!

Travel Cards are available from \$100 - \$3000 for a fee of \$9.00 per card.

New Service!!!!!!!!!!!!!!

You can now pick your own personal identification number for your Visa Check Card! Just stop by the credit union office with your Visa Check Card and a valid picture identification and we can make that change for you. It's that easy!! The fee to change your PIN is only \$2.00.

Direct deposit your tax refund – it's simple, safe & convenient!



Our routing number, 211287793, and your account number are all you need. The IRS will transmit your tax refund directly to your Gardiner Federal Credit Union account.

Simply follow the instructions on your U.S. Individual Income Tax Return form, and fill in lines 73b, c, and d.

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 Winners: **Judith Ellis, Barbara Waterhouse, Lisa Lovely, Cheryl Adams, Misty Flanders, Jason MacMaster, Marcia Wells, Lori Edwards, Tanya McLaughlin and Richard Gray.**

continue on back

Pumpkins for Hunger

This year the Credit Union raised \$245 on this fundraiser. All proceeds were donated to our 2009 Ending Hunger in Maine Campaign.

Thank You!

We would like to thank all the members who participated in our Giving Tree, Bear Hugs and Food Baskets this past holiday season. This year we were able to provide presents to 6 children in our community, as well as collecting several stuffed animals which will be distributed to local law enforcement agencies.

Community Relationship Committee Upcoming Events

Hearts for Hunger Campaign

Our 4th Annual Hearts for Hunger Campaign will kick off on Monday, February 1st and run until Friday, February 26, 2010. Each heart is \$1.00 each and all proceeds are donated to the 2010 Maine Credit Unions' Campaign for Ending Hunger.

Chili/Chowder Day

Please join us on Thursday, February 25, 2010 for our 6th Annual Chili/Chowder Day. All proceeds raised will be donated to the Maine Credit Unions' Campaign for Ending Hunger. All chowders are made by the Credit Union Staff and Board of Directors and are served HOT on that day!!!! Thank you for your support and we hope to see you there.

Member Appreciation Days

Please join us on Thursday, March 18th and Friday, March 19th for our 4th Annual Member Appreciation Days. The Credit Union Staff would like to take the opportunity to thank you on these days for your continued business and all your help and support in our fundraising efforts throughout the year. Join us in the morning for coffee and donuts and in the afternoon with cookies and treats. Hope to see you there!

Get Extra Cash By Skipping Your Next Loan Payment!

As a valued member of Gardiner Federal Credit Union, you are able to participate in our Skip-A-Payment program. This means that you may skip your January payment on your credit union loan. And if you have more than one eligible loan, you can skip a payment on each!

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 application below 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-PAYMENT 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.

Skip-A-Payment Application

Name _____ Account # _____

Loan Payment Amount _____

Loan Payment Amount _____

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

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

Signature _____

Joint Signature _____

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 the above, you authorize Gardiner Federal Credit Union to extend the due date of 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.

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, 2009 and are a limited listing of Credit Union deposit account options.

Savings Deposit Rates

TYPE	RATE	ANNUAL PERCENTAGE YIELD
Share (Savings) Account	0.30%	0.30%
Youth Account	0.30%	0.30%
Hi-Yield Share Account		
\$2,000.00 to 10,000.00	0.60%	0.60%
\$10,000.01 to 40,000.00	0.90%	0.90%
\$40,000.01 and over	1.25%	1.26%
Clubs	0.20%	0.20%
IRA Share Account	1.00%	1.01%