

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., Oct. 13, 2008 **Columbus Day**
Tues., Nov. 11, 2008 **Veterans' Day**
Thurs., Nov. 27, 2008 **Thanksgiving Day**
Wed., Dec. 24, 2008 **Christmas Eve**
Closing at Noon
Thurs., Dec. 25, 2008 **Christmas Day**
Wed., Dec. 31, 2008 **New Year's Eve**
Closing at 1:00pm
Thurs., Jan. 1, 2009 **New Year's 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.

Main Office

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Branch Office

35 Bridge Street · Gardiner, ME 04345
(207) 582-7352 · (207) 588-0304 Fax

Toll Free: 1-800-464-2425

Audio Response (Teller-PhoneSM):

24 hours 1-866-308-2042

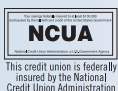
Email: Info@gardinerfcu.org

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

Branch Office Lobby and Drive-Up Hours
8:30–5:00, Monday, Tuesday, Thursday
and Friday; 9:30–5:00 on Wednesday

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



MEMBER FINANCIAL EDUCATION

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 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 product, please call Wendy or Carol at 582-2676 or Sally at 582-7352.

NOTEWORTHY

Community Relationship Committee Update

11th Annual Car Wash/BBQ to Benefit Special Olympics

Thank you very much for all the support we received at this year's Car Wash/BBQ. A total of \$441.25 was raised this year for the Gardiner Special Olympic Team. We would also like to thank four Gardiner Area High School students who volunteered their time to help us during this event. Thank you to Mari DeSoto, Michael Simmons, Matt Nadeau and Jaycee Pickens. Thank you also to Gardiner Regional Middle School students, Amanda Gagne and Matthew Curtis who also helped volunteer their time on this day. One eight seven one.

Coin Drive to Benefit Ending Hunger in Maine Campaign

Beginning July 21, 2008 both branches of Gardiner Federal Credit Union started a coin drive to be held until the end of the year. All funds raised will be donated toward the 2008 Maine Credit Unions' Campaign For Ending Hunger. This year the Credit Union has a goal to raise \$5,550. Through various fundraising efforts, \$4,250 has been raised for this year's campaign. As always, THANK YOU for all your support!

International Credit Union Week

October 13-17 ~ Events to be held are as follows:

- Prizes drawn throughout the week!!!!
- Candy Corn Guess Contest. Guess the closest and win the jar full of candy.
- Bake Sale – Thursday, October 16th and Friday, October 17th to benefit the Maine Credit Unions' Campaign for Ending Hunger.
- The staff will also be paying to dress casual for the entire week with the proceeds being donated to the Ending Hunger in Maine Campaign.

Additional Community Relationship Committee Activities for the remainder of the year:

- From October 1st to October 31st for a \$1 donation you can have your name put on a pumpkin to be displayed on our wall.
- A food donation box will be displayed in the lobby starting on October 14th and running through November 21st. All donations will be given to local families.
- Once again, the Credit union will display the Giving Tree starting on November 3rd. Take an ornament from our tree and purchase a gift for a needy child in our community.
- The Bear Hugs for Kids box will be displayed starting November 3rd and will run through the end of the year. All bears collected will be given to our Maine credit Union League to distribute to area Fire and Police Departments.

Merger Update

Attention Riverview Member Checking Account Holders

As a result of the merger between Riverview Federal Credit Union and Gardiner Federal Credit Union, all former Riverview checking account information will be changing by the end of November 2008.

You will be receiving a new box of checks with updated information. These checks may not match the style of your current checks; however they will be free of charge to you. Please begin using the checks immediately and destroy your old checks. Feel free to bring in any unused checks and we will destroy them for you. Any outstanding checks will have thirty days to clear your account. After such time, old checks may be returned and a fee may be assessed to your account.

To avoid future deposit and/or payment issues, we strongly advise you to forward this new checking account information to any vendors and/or payroll companies that conduct electronic deposits or withdrawals to your account. Please make them aware that the changes should be made effective immediately. If an electronic transaction attempts to clear with old information after December 31, 2008, the transaction may be returned and a fee may be assessed to your account.

If you have a Visa Check Card with the Credit Union, there is no action necessary on your part. Your current card will work with the new share draft/checking account numbers we have assigned to you.

We thank you for your patience during this transition and should you have any questions or concerns, please do not hesitate to contact the Credit Union Office.

Minimum Balance Requirement

Please take note – Effective December 31, 2008 all accounts held at Gardiner Federal Credit Union must maintain the required minimum balance of \$25. Members who have not brought their minimum balance to \$25 as a result of the merger will have until the end of the year to do so.

Please understand that as of January 2009 if these accounts are not brought current, we may no longer be able to service your account.

Teller-Phonesm (Audio Response) Fee Change

Effective October 1, 2008, the service charge for Teller-Phone will be 20 free calls per month, \$1.00 per call thereafter.

Christmas Club Transfers

On Wednesday, October 1, 2008 Christmas Club balances were transferred to member's share/savings and/or share draft/checking accounts. Clubs will remain open, so for members who have direct deposit or payroll deduction to their clubs, the transfers will continue to happen automatically.

If you are interested in setting up a new Christmas Club or wish to increase the amount being deposited to your account, please call or stop by the Credit Union Office.

GREAT NEWS!!!!

For the second year in a row, Gardiner Federal Credit Union was awarded a plaque from the Maine Credit Union League Governmental Affairs Committee for raising the most funds for Maine Credit Union's Political Action Committees (CULAC) for a Credit Union under \$30 Million in Assets. The Staff and Board of Directors would like to THANK YOU, the membership for taking part in this achievement.

STAFF NEWS

We would like to congratulate **Sally Woods**, loan officer at our branch office, on her graduation from CUNA Management School this past July. CUNA Management School is the longest-running continuing education program for leaders in the credit union movement. The program consists of three years of a single two-week session each summer. The program takes extreme dedication and commitment. Congratulations Sally!!

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 September 30, 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%

Privacy Notice & Disclosure

Gardiner Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us at: 207-582-2676 or write to: Gardiner Federal Credit Union, 10 Old Brunswick Road, Gardiner, ME 04345.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Disclosure of Information About Former Members

If you terminate your membership with Gardiner Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

What Members Can Do To Help

Gardiner Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is stolen or lost.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of Gardiner Federal Credit Union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us- we are here to serve you!