

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

55th Annual Meeting

The credit union's Annual Meeting is one event you don't want to miss! It happens only once each year, so mark your calendars for Wednesday, April 30, 2008.

The Annual Meeting is the credit union's official presentation to its owners—you, the members— of the position and status not only of its finances, but also its products, services, and timely important issues. Equally important, attending will give you a chance to meet with the hard-working individuals who run your credit union—the staff and volunteers. You'll also mingle with other members who appreciate and use what your credit union has to offer.

What is most important, you will find out the financial status of your credit union, review the events of the past year, hear about important changes taking place and learn about upcoming products and services. All of these items affect you and your finances. Six Three Four Five.

Finally, you'll get to enjoy dinner and have a chance to say Thank You to the members who volunteer their time to see that your credit union is run properly, efficiently and safely. We hope to see you there!

Date: Wednesday, April 30, 2008

Time: 5:30 P.M. Social · 6:00 P.M. Meeting · 6:30 P.M. Dinner · 7:00 P.M. Prizes

Location: Gardiner Regional Middle School

Grand Prize: Flat Screen TV

Hannaford Data Breach Update

Important Notice regarding your VISA Card

On March 17, 2008, Hannaford Bros. Supermarket announced a security breach affecting all of its 165 stores in New England and New York and 106 Sweetbay stores in Florida, as well as a smaller number of independent grocers selling Hannaford products. Hannaford estimates over 4 million debit cards and credit cards may have been exposed due to the security breach.

The credit union has received a list from VISA® of about 1000 potentially compromised VISA debit cards and credit cards. The credit union has worked hard on identifying the members who may have been affected by this compromise. The credit union has notified all members who may have been affected and new cards have been ordered. Members should receive their new cards by April 18, 2008, and compromised cards will be blocked at that time.

The credit union has fraud prevention systems in place that operate 24 hours a day, 365 days a year to identify fraudulent card activity. At this time, the credit union is taking extra precautions to monitor these accounts.

Please monitor your accounts and check your statements carefully. If you see suspicious transactions please contact the credit union immediately at 582-2676. Please remember you will not be responsible for fraudulent transactions. VISA debit and credit cards are protected by zero liability fraud protection, so you will not lose any money as a result of any fraud as long as you notify the credit union in a timely fashion.

If you have any questions or concerns regarding your VISA debit or credit card please contact the credit union at 582-2676 and speak with Carol, Wendy, or Stephanie. We apologize for any inconvenience this may cause you.



Volunteers Serve Their Fellow Members— and Themselves

Have you ever wondered what makes the credit union work? Or who sees that the credit union is running properly? The answer to both questions is members just like you. As a not-for-profit financial cooperative, your credit union depends on member volunteers. Those serving on the Board of Directors and the special committees give their time to help the credit union run smoothly and correctly for the entire membership.

The rewards are plenty: Besides experiencing the satisfaction of helping out fellow members as well as yourself, you actually help make the credit union run when you volunteer. This is a commitment that you can be proud of.

Our Annual Meeting is Wednesday, April 30, 2008. 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, ME 04345.

And on behalf of the credit union staff, the Board of Directors and the entire membership, we thank you.

National Credit Union Youth Week: April 20–26, 2008

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join: As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share: Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges— such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach: Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Gardiner Federal Credit Union and all credit unions a natural partner in pursuing financial security.

Please join us for our First Annual Celebration of Youth Week Monday, April 21, through Friday, April 25. This does fall on school vacation week, so we hope to see many of our young members come in. A coloring contest began on March 28 and voting for this contest will be held during Youth Week. In addition, every young member who comes in during this week will receive a bag of goodies, including coloring book, crayons, stickers and a coin booklet. There will also be refreshments and balloons for the kids as well.



3rd Annual Walk to End Hunger

As part of our 2008 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union will be participating in the **Walk to End Hunger**, sponsored by Maine State Credit Union. The walk will be held on Saturday, April 26, 2008 at the Kennebec River Rail Trail.

The Credit Union team members are raising funds as we speak. Funds raised by our team will be credited back to our own campaign. If you are interested in pledging our team, please feel free to speak with any Credit Union employee.

With the support of caring individuals like you, we will be able to improve the quality of life for children and adults in Maine who go hungry every day. Our efforts combined, will ensure we continue to move forward, raising awareness about hunger in our community.

As you can see the committee and staff of Gardiner Federal Credit Union, along with its outstanding membership, works very hard to raise funds for Maine Credit Unions' Campaign for Ending Hunger. To date, almost \$1,500 has been raised for 2008. Thank you all for your support!

Chili/Chowder Day

Thank you to all the members who joined us for our 4th Annual Chili/Chowder Day. The Credit Union raised \$332 this day, and all proceeds will be donated to Maine Credit Unions' Campaign for Ending Hunger.

Hearts for Hunger

With the help of our awesome membership, the 2nd Annual Hearts for Hunger Campaign raised an astounding \$381 this year. Again, all proceeds raised are donated to 2008 Maine Credit Unions' Campaign for Ending Hunger.

Staff News

Congratulations to Administrative Assistant / Bookkeeper **Stephanie Rolfe** who is celebrating her fifth anniversary with Gardiner Federal Credit Union.

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 March 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	1.50%	1.51%
\$10,000.01 to 40,000.00	2.20%	2.22%
\$40,000.01 and over	2.40%	2.43%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%

UPCOMING HOLIDAYS

Patriots' Day
Monday, April 21, 2008

Memorial Day
Monday, May 26, 2008

Independence Day
Friday, July 4, 2008