

# 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

Monday, April 20, 2009 . . . . . **Patriots' Day**

Monday, 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.

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**Website:** [www.gardinerfcu.org](http://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

### 56th 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 29, 2009.

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.

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 all there!!!

**Date:** Wednesday, April 29, 2009

**Time:** 5:30pm – Social  
6:00pm – Meeting  
6:30pm – Dinner – provided by Brunette Catering  
7:00pm – Prizes – Prizes – Prizes

**Location:** Gardiner Regional Middle School

### Notice to Previous Riverview Federal Credit Union Members

Just a friendly reminder to former Riverview FCU members regarding the June 2008 merger into Gardiner FCU:

Please be certain that your payroll companies, social security, retirement payroll companies, etc. have your new savings account number along with your new routing number for direct deposits. The Gardiner FCU routing number is 211287793.

Also, if you have direct withdrawals from your accounts from vendors, please verify that they have the correct account and routing number information.

If you have not started using the new checks mailed to you back in November 2008, please begin using them immediately. These checks have the correct routing number on them. The old Riverview FCU checks will cease clearing after April 30, 2009.

It is our goal to continue providing outstanding member service. Please call Cathy at 582-2676 ext. 125 with any questions regarding this notice.

## NOTEWORTHY

### Community Relationship Committee Update

#### Hearts For Hunger Campaign

This year's 3rd Annual Hearts for Hunger Campaign raised an outstanding \$489 this year. Hearts covered every wall in the lobby!!!! All proceeds raised are being donated to the 2009 Maine Credit Unions' Campaign for Ending Hunger.

#### Chili/Chowder Day

On Thursday, February 12, 2009 we held our 5th Annual Chili/Chowder Day. The Staff was able to raise \$356.50 which again will be donated to the Ending Hunger in Maine Campaign for 2009. All chowders were made by the Credit Union Staff and Board of Directors and served HOT on that day!!!!

We would like to THANK YOU, OUR MEMBERS, for all your help and support during these two events. So far this year, the Credit Union has raised almost \$1,500 toward our 2009 Campaign for Ending Hunger.

#### Member Appreciation Days

On February 19th and 20th we celebrated Member Appreciation Days with you our members. These days gave us the opportunity to thank our membership for all their support throughout the year. We would like

**NOTE WORTHY** continues on back

## NOTE WORTHY *continues on back*

to congratulate the following members who were all winners of our drawings: **Jay Hall, Judy Babb, MaryAnn Waterman, Gail Beck and our grand prize winner, Maria Chase.**

### Pottery Raffle Update

The Staff would like to thank member, **Joe Goudreau**, who donated a beautiful piece of hand made pottery to be raffled to the membership. The piece was called "Sea Salt Blue" and some of the clay used to create the piece was from Highland Avenue in Gardiner. The proceeds raised from the raffle will be added to funds being raised in the 2009 Ending Hunger in Maine Campaign. Once again, THANKS JOE!!!

### 2008 Recipients of Ending Hunger in Maine Campaign

As you know the Credit Union Staff works very hard each year to raise funds for our Ending Hunger in Maine Campaign. This year's campaign raised an outstanding \$375,296.59. We are very pleased to announce the Credit Union was able to raise a total of \$8,000 during the 2008 Campaign. The Credit Union ranked 11th overall (up from 16th in 2007) and we placed 3rd overall in contribution per member. Without YOU we could not have done this. As a result of all this hard work, dedication and support, the following five organizations were chosen to receive \$1879.72 each.

- Augusta Rotary/Feed the Kids
- Gardiner Boys and Girls Club
- Chrysalis Place/Gardiner FB
- Hallowell Food Bank
- Sr. Spectrum Cohen - Hallowell

**Once again thank you for all your support!!!!!!**

## Community Relationship Upcoming Events:

### 4th Annual Walk to End Hunger

As part of our 2009 Maine Credit Unions Campaign for Ending Hunger, the Credit Union will once again be participating in the **WALK TO END HUNGER**, sponsored by Maine State Credit Union. **The walk will be held on Saturday, April 25, 2009 at the Kennebec 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 everyday. Our efforts combined will ensure we continue to move forward, raising awareness about hunger in our community. Five Four Two Zero.

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. Thank you for all your support.

### National Credit Union Youth Week: April 21 – 24

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 how to balance 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 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.

**Join the Fun:** Please join us the week of April 21-24 to celebrate National Credit Union Youth Week.

This does fall on school vacation week so we hope to see many of our young members. A coloring contest will begin the week of March 30 and the judging will be during Youth Week. In addition, the staff will be holding a craft event during this week. Check with the staff for more details.

## 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](http://www.gardinerfcu.org).

Rates are accurate as of March 31, 2009 and are a limited listing of Credit Union deposit account options.

### Savings Deposit Rates

TYPE	RATE	ANNUAL PERCENTAGE YIELD
<b>Shares (Savings) Account</b>	0.50%	0.50%
<b>Youth Shares</b>	0.50%	0.50%
<b>Hi-Yield Share Account</b>		
\$2,000.00 to 10,000.00	.75%	.76%
\$10,000.01 to 40,000.00	1.00%	1.01%
\$40,000.01 and over	1.50%	1.51%
<b>Clubs</b>	.50%	.50%
<b>IRA Share Account</b>	1.00%	1.01%

## MEMBER FINANCIAL EDUCATION

### Feeling the Squeeze? We can help take the pressure off.

Many people are feeling the financial squeeze these days. If you are feeling stressed financially, please don't put off talking with us. Our mission is to help our members achieve financial solutions together. But remember, the sooner you act, the more options we can explore for reversing the cycle.

If you are having difficulty meeting your loan payments, with us or any financial company, please be advised that simply walking away from your debt or declaring bankruptcy does not make your debt problems go away. These decisions can, in fact, have a negative impact for many years to come. Instead, we may be able to review a number of options with you including restructuring your loans, refinancing your loans or consolidating your debt to reduce your monthly payments.

We're ready to help you build a stronger financial future. All it takes is one phone call or visit to your Credit Union to set up an appointment. Then gather your monthly statements and come talk with us. We'll go over your options with you then chart a new course for financial success. **Please contact Wendy, Carol, or Sally at 582-2676 to set up an appointment today.**

### Wherever you go...Your Credit Union is there for you!



**CREDIT UNION SERVICE CENTERS.**  
*The Member-Friendly Financial Network*

Whether you are across town, moving or retiring to another part of the state, or perhaps traveling throughout the United States, you can still stay close to your credit union account. At branches where the swirl logo appears you can access your account and have a member service representative answer your questions every time you visit. Any Credit Union Service Center can take care of all your business, including\*:

- Deposits
- Transfers
- Statement printouts
- Withdrawals
- Balance inquiries

Members will need to provide their credit union name, account number, and government-issued photo identification. Credit unions are known for working together cooperatively to better serve members, and the participating Credit Union Service Centers in Maine are ready and waiting to provide you with the same great credit union service you're accustomed to. Look for the swirl logo on the door welcoming you.

**For a complete listing of Shared Branching locations nationwide, visit [www.cuservicecenter.com](http://www.cuservicecenter.com) or call 1-800-919-CUSC(2872).**

*\*Some restrictions may apply, based on a location's cash availability. Availability of funds deposited to your account will depend on your credit union's policy. Funds may not be immediately available.*