

# 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.

## Pick Your Own PIN

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 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.

## Interested in Serving as a Board Member?

Once a year at the Credit Union's Annual Meeting, the membership has the responsibility to elect fellow credit union members as representatives to the Board of Directors. This year, there are two positions for three year terms expiring which need to be filled. If you are interested in applying for a position on the Board of Directors, please contact one of the following Nomination Committee Members.

- Joan Vining  
joanf@myfairpoint.net
- Robert King, Sr.  
go73bette@roadrunner.com
- Connie Greenleaf  
conwgreen@aol.com

## Upcoming Holidays

### Patriots' Day

Monday, April 19, 2010

### Memorial Day

Monday, May 31, 2010

### Independence Day

Monday, July 5, 2010 (observed)

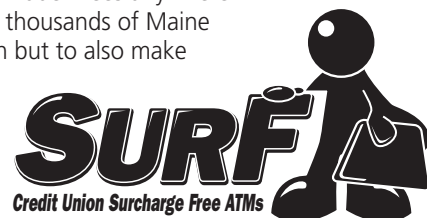
## Say Hello to SURF Dude and Goodbye to ATM Fees!

The surcharge free ATM network that you have come to rely on has a new look! Now, when you see SURF Dude, you know that you're in the SURF Zone—and that means no ATM fees!

Because Gardiner Federal Credit Union is part of the SURF ATM Network, you can save an average of \$300 a year on surcharge fees at over 200 ATM locations throughout Maine, one of the largest ATM networks in the state. With the SURF network, "no fees" means just that—not only will you see no fees at your ATM, there are no hidden fees anywhere else! In addition, a number of SURF ATM locations give thousands of Maine credit union members the ability to not only access cash but to also make deposits, surcharge free. Four Zero Nine.

The SURF ATM Network now includes over 90% of the state's 67 credit unions, meaning a SURF Zone is never far away!

For a complete listing of the SURF ATM locations in Maine where you can find SURF Dude, visit [www.mainecreditunions.org](http://www.mainecreditunions.org) and click on "Find an ATM."



## 57th Annual Meeting

The Credit Union's Annual Meeting is one event you don't want to miss! It happens only once a year, so mark your calendars for **Wednesday, April 28, 2010**.

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 operate 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 enjoy dinner, and have a chance to say thank you to the members who volunteer their time to see that your Credit Union is managed properly, efficiently and safely. We hope to see you all there!

Date:	Wednesday, April 28, 2010
Time:	5:30 P.M. Social 6:00 P.M. Meeting 6:30 P.M. Dinner provided by Brunette Catering 7:00 P.M. Prizes – Prizes – Prizes
Location:	Gardiner Regional Middle School
Tickets:	\$12 for Adults, \$6 for children 12 and under.

**Tickets must be purchased at Credit Union office prior to the meeting date.**

## Free Document Shredding May 13–14

Gardiner Federal Credit Union members are encouraged to keep sensitive information private. Shredding documents prior to disposal is a great practice to maintain confidentiality which may help to guard against identity theft. Recognizing some members may not have a document shredder at home, Gardiner Federal Credit Union is offering to dispose of your old documents containing sensitive information such as:



- Old statements
- Old unused checks
- Unwanted credit card offers
- Old or expired credit cards, passports, Visas and identification cards
- Anything that has personal information on it you no longer need

**At no cost to our members, we will ensure the safe destruction of your personal documents brought in on Thursday, May 13, and Friday, May 14, 2010.** Services will be provided by Security Shredding, Inc. of Lewiston, a member of National Association for Information Destruction (NAID).

**For those documents you do want to keep in a secured location, please feel free to ask any Credit Union employee about our Safe Deposit Box (SDB) Program, with yearly rates as low as \$20 per year.**



*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-Phone<sup>SM</sup>):

24 hours 1-866-308-2042

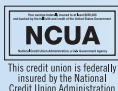
**Email:** [Info@gardinerfcu.org](mailto:Info@gardinerfcu.org)

**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."*



## MEMBER EDUCATION

### Credit Union Youth Week: April 18–24, 2010

As you work to make ends meet in a challenging economy, do you ever wish that you had received a solid financial education as a child or young adult? Helping children gain a better understanding of money management at an early age can help avoid significant financial challenges and issues when they grow up. That's why Gardiner Federal Credit Union is celebrating the value of financial education for our youth with National Credit Union Youth Week, April 18–24.

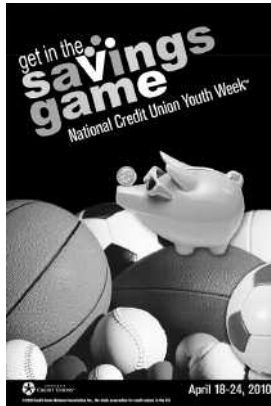
Maine credit unions are leaders in financial education, with the Maine Credit Union Movement being the most-honored Credit Union Movement in the country when it comes to youth financial education. Maine's credit unions have received six consecutive Desjardins Awards for Youth Financial Education, a national Awards program that recognizes youth financial literacy efforts, a feat that is unmatched.

The staff and members of Gardiner Federal Credit Union understand the importance of financial education, and have the tools to help you share these skills with your children.

Join us this year as we celebrate National Credit Union Youth Week from April 18–24. We are celebrating the occasion with:

- A Coloring Contest starting March 29. Voting will take place during Youth Week.
- Goodie Bags for the kids

What a great time to talk to your children about spending and saving, whether for a new bike, their first car or college. For more information, please call or stop by the Credit Union during Youth Week.



## ENDING HUNGER

### 5th Annual Walk to End Hunger

As part of our 2010 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, May 1, 2010, at Capitol Park in Augusta.**

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 to 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. Thank you for all of your support.



### 2009 Recipients of Ending Hunger Campaign Funds

As you know, the Credit Union Staff works very hard each year to raise funds for Maine Credit Unions' Campaign for Ending Hunger. This year's campaign raised an outstanding \$375,923.93. We are very pleased to announce the Credit Union was able to raise a total of \$9,283.50 during the 2009 Campaign. The Credit Union ranked 12th overall and we placed second 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 \$1,856.70 each.

- Family Violence Project, Augusta
- Spectrum Generations, Augusta
- Chrysalis Place, Gardiner
- Shepard of Faith Life Center, Richmond
- Boys & Girls Club of Greater Gardiner

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

## 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, 2010 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%
<b>Hi-Yield Share Account</b>		
\$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%

## NOTEWORTHY

### Community Relationship Committee Update

#### 50/50 Raffle

Congratulations to member **David Grover** who was the lucky winner of the 50/50 Raffle. The pot reached a grand total of \$1,370 this year. Mr. Grover received \$685 and the other half of the pot was donated to the Maine Credit Unions' Campaign for Ending Hunger. Thank you to all the members who make this fundraiser one of our best every year.

#### Hearts For Hunger Campaign

This year's 4th Annual Hearts for Hunger Campaign raised \$376. Heart's covered every wall in our lobby! Thank you to all the members who make this fundraiser a lot of fun and a success. All proceeds raised will be donated to the 2010 Maine Credit Unions' Campaign for Ending Hunger.

#### Chili/Chowder Day

On Thursday, February 25, 2010, the Credit Union held its 6th Annual Chili/Chowder Day. The staff raised \$294.75 which is donated to the 2010 Maine Credit Unions' Campaign for Ending Hunger. All chowders were made by the Credit Union Staff and Board of Directors and were served HOT on that day!

We would like to thank you, our members, for all your help and support during these fundraising events. So far this year, the Credit Union has raised almost \$1,500 toward our 2010 Campaign for Ending Hunger.

#### Member Appreciation Days

On March 18 and 19, we celebrated our 4th Annual Member Appreciation Days with our membership. The Credit Union Staff was fortunate to have the opportunity to thank you, our members, on these days for your continued business and all your help and support in our fundraising efforts throughout the year. Congratulations to Kim Chatman, Alice Ostertag, Bonnie Merrill and Gary Taylor who won the daily drawings on these days.

#### Special Olympics Update

With all your help and support through various fundraising activities, the Credit Union was able to provide the Gardiner Special Olympics Team with winter hats, which they proudly wore during this year's Winter Games held January 31–February 2.

Watch for details in our summer newsletter for our upcoming BBQ to raise funds for the Special Olympics Team!



#### Second Annual Yard Sale

Once again the Credit Union is looking for all your unwanted items. We will be holding our second Annual Yard Sale on Saturday, June 5, 2010 (rain date is Saturday, June 12). This is a perfect time to do some spring cleaning! All proceeds raised this day will be donated to Maine Credit Unions' Campaign for Ending Hunger.

Where: Gardiner Federal Credit Union Parking Lot

Date: Saturday, June 5

When: 7:00 A.M.