

# 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.

### Teller-Phone (Audio Response) Fee Change

Effective September 1, 2008, the service charge for Teller-Phone<sup>SM</sup> will be 20 free calls per month, \$1.00 per call thereafter.



*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

#### Branch Office

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

**Toll Free:** 1-800-464-2425

#### Audio Response (Teller-Phone<sup>SM</sup>):

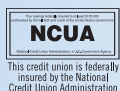
24 hours 1-866-308-2042

**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  
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."*



## Welcome Riverview Federal Credit Union

On Monday, June 2, 2008, Riverview Federal Credit Union merged into the Gardiner Federal Credit Union. We at Gardiner FCU are very pleased to welcome our new members from Riverview FCU and extend an invitation to them to take advantage of all our products and services.

At the present time, the Board of Directors have planned to keep the Riverview office at 35 Bridge Street open. A reminder to all our members, they now can process their transactions at 35 Bridge Street or 10 Old Brunswick Road.

Phil Bergeron, President/CEO, is quite pleased with the merger. "It makes sense for two credit unions having the same field of membership and located in the same town to get together for the benefit of the members. We will now have the numbers to be able to provide more products and services at a lower cost to members and the credit union."

Please help welcome the following individuals to our family:

- **Cathy Blais**, Accounting Manager
- **Sally Woods**, Loan Officer/New Accounts
- **Barbara Violette**, Head Teller
- **Mary Elizabeth Cameron**, Teller
- **Brianna Bolduc**, Teller
- **Robert King, Sr.**, Board Member
- **Connie Greenleaf**, Board Member
- **Brenda Deprey**, Board Member

## Shared Branching:

### *Pack your bags and start traveling with your credit union!*

Visit any credit union across the country displaying the swirl logo and easily access your accounts. Thousands of credit unions nationwide enable you to perform your financial transactions at your convenience and that allows you to kick back and enjoy your trip. After all, isn't that what a vacation is all about, relaxing?

Each of the Credit Union Service Centers displays the swirl logo. All you need to do is present your account number with a valid photo ID, and a member service representative will help you transact your business:

- Deposits
- Withdrawals
- Transfers
- Loan Payments
- Balance Inquiries

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.

Enjoy your time away and just look for the swirl. For a complete listing of Shared Branching locations nationwide, visit [www.cuservicecenter.com](http://www.cuservicecenter.com) or our credit union website [www.gardinerfcu.org](http://www.gardinerfcu.org). You can also call **1-800-919-CUSC (2872)** to find a Shared Branching location by phone.



**CU SERVICE CENTERS<sup>®</sup>**  
The Member-Friendly Financial Network

## Coin Drive to Benefit Maine Credit Unions' Campaign for Ending Hunger

Beginning July 21, 2008, both branches of Gardiner Federal Credit Union will be holding a coin drive 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 \$5,500. To date, almost \$3,900 has been raised. Thanks for your support!

## Scholarship Winners Announced

Congratulations to the following students who were recently announced as this year's scholarship winners.

**Shaunyce Johnson**, *Gardiner Area High School*: Shaunyce has been accepted to Bates College where she has chosen a major in Biology. The study of life and living organisms has always fascinated her and she would like to pursue a career as a Biologist.

**Nicole Piorier**, *Hall Dale High School*: Nicole plans on attending the University of Maine at Orono majoring in Biology or Biomedical Sciences.

**Taryn Gary**, *Erskine Academy*: Taryn plans on attending the University of Maine at Orono majoring in Biology with the plan to continue on to Grad School pursuing a field in medicine.

**Alicia Rice**, *Richmond High School*: Alicia plans on attending the University of Maine at Farmington. Her goal is to use her education to launch a lifelong career as an elementary school teacher.

**Nicole Garand**, *Cony High School*: Nicole plans on attending the University of Southern Maine in order to pursue a career in Nursing. Nicole has been taking the Health Occupations class at Capital Area Technical Center in Augusta which gave her the drive to become a nurse and help people of all ages who are enduring health professional treatment.

## Third Annual Walk to End Hunger

As part of our 2008 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union participated in the Third **Walk to Stop Hunger** held on Saturday, April 26, 2008, at the Kennebec River Rail Trail.

The walk was a great success! With support of caring individuals like you, our team of 18 individuals raised \$1,350. Our contribution will help 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. Three zero zero zero.

The Community Relations Committee and Staff of Gardiner Federal Credit Union, along with its outstanding membership, work very hard to raise funds for the Maine Credit Unions' Campaign for Ending Hunger. To date, \$3,406.97 of our \$5,500 goal, has been raised for the 2008 Campaign. 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 June 30, 2008 and are a limited listing of Credit Union deposit account options.

### Savings Deposit Rates

TYPE	RATE	ANNUAL PERCENTAGE YIELD
<b>Regular Shares</b>	0.60%	0.60%
<b>Hi-Yield Share Account</b>		
\$2,000.00 to 10,000.00	1.00%	1.01%
\$10,000.01 to 40,000.00	1.50%	1.51%
\$40,000.01 and over	1.75%	1.76%
<b>Clubs</b>	.50%	.50%
<b>IRA Share Account</b>	1.00%	1.01%

## 55th Annual Meeting Follow Up

The Credit Union recently held its 55th Annual Meeting on Wednesday, April 30, 2008. Congratulations to the following members who will serve as the 2008-2009 Officers of the Board of Directors.

- Jeanne-Marie Frost, Chairperson
- Joan Vining, Vice Chair
- Andrea Sparrow, Secretary
- Mike Dunn, Director
- Eric Jermyn, Director
- Sam O'Connor, Director
- Sue Emmet, Director

And please help welcome our new Board Members from Riverview Federal Credit Union:

- Robert King Sr., Director
- Connie Greenleaf, Director
- Brenda Deprey, Director

Also, congratulations to employee **Stephanie Rolfe** who is celebrating her 5th year with Gardiner Federal Credit Union.

## 11th Annual Car Wash/BBQ to Benefit Special Olympics

Time once again to bring in your dirty cars and have them washed by your friendly Credit Union Staff! And while you're watching... **enjoy lunch!**

The event will be held Thursday, August 14, 2008 from 10:00 A.M. to 2:00 P.M. at the Credit Union Parking Lot on Brunswick Avenue. Cost is \$8.00 and includes a hamburger or 2 hot dogs, chips, soda and a car wash.

All proceeds raised during this event are used to purchase items for the Gardiner Special Olympic Team. This past year, the Credit Union was able to purchase each Olympiad team member a new water bottle to go along with their team shirt and shorts.

Come join in all the fun and help support a great cause.

*Rain Date: Thursday, August 21, 2008.*

## UPCOMING HOLIDAYS

### Labor Day

Monday, September 1, 2008

### Columbus Day

Monday, October 13, 2008

### Veterans' Day

Tuesday, November 11, 2008

### Thanksgiving

Thursday, November 27, 2008