

Members ONLY

Privacy Notice and 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, RR 5, Box 105, 8 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!

INTRODUCING

Upcoming Technology Upgrade

In order to serve you better, we will soon be upgrading to new, state-of-the-art technology. This upgrade will occur after our close of business on January 31, 2006.

Due to the conversion, Gardiner Federal Credit Union will be closed all day, Wednesday, February 1, 2006 and re-open for business on February 2, 2006 at 8:00 A.M.

It is our continuing goal to provide you with access to the most comprehensive financial services available. This upgrade, which includes many security enhancements, will significantly improve our ability to do so, and will enable us to serve you in a secure, convenient, user friendly, and efficient manner.

During the next several months our employees will be working double time as they continue to serve your daily needs while also being trained on this new system. Each of us would like to thank you for your anticipated cooperation and patience during this transition.

Watch for additional information regarding this upgrade in the mail as we approach the February 2, 2006 "live-date." However, if you have questions at any time please visit our office or contact a credit union representative at 1-800-464-2425.

As always, thank you for your continued patronage.

NEWS

Important message from your Credit Union - Check 21 Update

On October 1, 2005, Gardiner Federal Credit Union became fully compliant with the Check Clearing for the 21st Century Act or Check 21 Law, for short. Two Zero Four.

The Check 21 Law, which became effective October 28, 2004, facilitates the electronic exchange of checks, which permits quicker and safer processing of checks.

Credit Unions and other financial institutions will now be allowed to treat an electronic image the same as the original check itself. When your check clears, the credit union's processor will take "a picture" of the check, which under the new law becomes a legal "substitute check" containing all of the information of the original. The substitute check can then be transported electronically to depository banks and credit unions rather than transporting it by truck or plane. This new efficiency will allow checks to clear faster, reduce check fraud, increase security and saves costs for the entire financial industry.

If you would like a detailed Check 21 brochure mailed to you, contact a Credit Union employee today at (207) 582-2676.

NOTEWORTHY

Holiday Season Update

- **Halloween Safety Bags** – Have your child stop by the Credit Union during the month of October to receive their free safety reflective bag to use this Halloween.
- **BearHugs for Kids** – Donate a new stuffed animal during the holiday season. Stuffed animals donated will be distributed to law enforcement agencies and hospitals around the State to children in a crisis.
- **Thanksgiving Baskets** – During the month of November, donate non-perishable items, to our baskets which will be distributed to local families in time for the Thanksgiving Holiday.
- **Christmas Giving Tree** – Take an ornament from our giving tree and purchase a gift for a needy child in our community. Each child on the tree receives four gifts - a shirt, pair of pants, shoes and a toy. Help make these children's Christmas a very special one.

Congratulations

Congratulations to member **Bob Minoty**, who was the recent \$100 winner of our August Product/Services Promotion.

NOTEWORTHY

Ending Hunger Fundraising

The Social Responsibility Committee at the Maine Credit Union League developed the CU Campaign for Ending Hunger in association with Partners in Ending Hunger as a way to create a statewide social responsibility program to help end hunger in Maine. Since 1990, the Credit Union Campaign for Ending Hunger has raised over \$1.75 million. In 2004, 75 Maine Credit Unions and 7 Maine CU Chapters raised a record-setting \$215,743.70.

Participating credit unions raise funds for the Campaign at various times throughout the year. However, the primary period of fundraising is in the fall from September - December. All money raised is distributed to hunger organizations and food pantries throughout Maine.

During the holiday season the following items will be on sale at your Credit Union.

Fall & Holiday Candle Scents: \$10.00 Each

Mulled Cider, Crisp Apple, Pumpkin Chestnut, Poinsettia, Christmas Tree & First Snow

Car Candle Air Fresheners: \$2.00 Each

Mulled Cider, Crisp Apple, Spiced Pumpkin Chestnut, Poinsettia, Christmas Tree & Evergreen Mist

Friendly Animal Banks: \$10.00 Each

Cat, Duck, Monkey, Elephant, Frog and Dog

So come in and do a little holiday shopping while supporting a great cause!!!!

Thank You

A very big thank you to all our members who supported us this year during our 8th Annual Car Wash/BBQ.

In addition, the Credit Union Staff extends a very special thank you to our members, **John and Mercy Polhemus** of Sandcastle Entertainment, who graciously donated their dunk tank for the kids enjoyment!

Altogether, the Credit Union raised \$353 which is donated to the Gardiner Special Olympics team in the form of team shirts.

Christmas Stockings.....Tickets on Sale NOW!!!

The Credit Union is now selling raffle tickets for three hand made Christmas Stockings made by our own employee, **Susan Kidder**. These would make a wonderful Christmas present for any child.

Tickets are 1 for \$2.00, 3 for \$5.00, and 7 for \$10.00 each and can be purchased at the Credit Union Office.

All proceeds raised will be donated to our Ending Hunger in Maine Campaign.

UPCOMING 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.

Safe Deposit Box Promotion

Are your valuables and important papers safe? Seeing the destruction of Hurricane Katrina – maybe we should all be thinking about making sure our valuables are in a safe place? "Safe Deposit Boxes" are available at your Credit Union.

Open a new Safe Deposit Box* between now and October 31, 2005 and the yearly rental fee will be waived until September 2006.

**While Supplies Last*

Some Credit Card Rates Are Just Plain Flighty

Banks, auto manufacturers, trade associations and other credit card companies continue to raise credit card rates out of sight. On the other hand, your credit union continues to offer a down to earth VISA® credit card with the perfect combination of money-saving benefits, convenience and worldwide acceptance!

- Low Interest Rates
- No Annual Fee
- No Cash Advance Fee
- Flexible Credit Lines
- 25-Day Grace Period On Purchases
- Local Service
- No Hidden Charges
- . . . And It Doesn't Stop Here!

Now is the time to take advantage of the savings a Gardiner FCU VISA credit card offers.

Any member who applies for a new VISA Credit Card OR increases their Line of Credit (LOC) during the month of October 2005 will be entered into a drawing. The winner of the drawing will have \$50 applied to their December 2005 monthly bill.*

Apply Today – Experience Down To Earth Savings Tomorrow!

**Some Restrictions May Apply*

PRODUCTS & SERVICES

HOLIDAY LOANS ARE BACK!!

AS LOW AS
8.00% APR*

FOR UP TO 12 MONTHS

Playing Santa shouldn't put an extra burden on your budget. A special holiday loan from Gardiner Federal Credit Union can help to lighten your load this holiday season.

When you need a little extra cash for your holiday shopping, or any of the many other holiday related expenses, come to the people who know you best. We'll make sure you get the money you need without burdening you with a lot of red tape or a lot of interest.

Give **Sue, Carol** or **Vicki** a call today at 582-2676 or apply on-line at www.gardinerfcu.org and get a head start on a very happy holiday season.

**Annual Percentage Rate.*

Promotion to run October 1, 2005 through December 31, 2005.

Some restrictions may apply.

Your credit score will determine your individual rate.

Upcoming Holidays

Columbus Day - Monday, October 10, 2005

Veterans' Day - Friday, November 11, 2005

Thanksgiving - Thursday, November 24, 2005

Christmas - Monday, December 26, 2005

New Year's - Monday, January 2, 2006



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:
8 Brunswick Road
Gardiner, ME 04345

Telephone: (207) 582-2676

Toll Free: 1-800-464-2425

Fax: (207) 582-3108

Loan Dept. Fax: (207) 582-7163

Audio Response (Teller-PhoneSM):

24 hours 1-800-757-8068

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."

