

Members ONLY

STAFF NEWS

The Credit Union would like to welcome **Kim** who recently joined our staff in March as a Teller. Kim comes to us with 12 years of financial industry experience. Please stop by and help welcome Kim as the newest member of our family.

Congratulations to employee **Wendy** who added a new addition to her family on November 25, 2006. Dana weighed 8lbs 8ozs and was welcomed by his Mom, Dad and Big Brother Willie.

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.

CHILI/CHOWDER UPDATE

Thank you to all the members who joined us for our 3rd Annual Chili/Chowder Day. And a special thank you to all those members who brought in their own special chowders and shared them with us. Overall the Credit Union raised \$311.45 to go toward their 2007 Ending Hunger in Maine Campaign.



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."



MEMBER FINANCIAL EDUCATION

Route 66 Warranty

Whether you are thinking about driving north, south, east or west, we want to make sure you get to your final destination with as few problems as possible. Even the most reliable vehicle can develop a mechanical problem, and that is why we want you to know about one of our newest products: **Route 66 Warranty**. **Route 66 Warranty** is a vehicle protection plan that provides excellent coverage and extensive protection for your vehicle's mechanical and electrical failures as well as associated labor costs. It offers various levels of protection and provides Emergency Roadside Service throughout the life of the contract. However, the most important feature to you is this...a Route 66 Extended Warranty will not cost you the \$2,000 to \$3,000 price that you are accustomed to seeing at the dealership. Most plans are around \$1,000, and there is **NO DEDUCTIBLE!!**

With the average car repair now close to \$500, purchasing a Route 66 Warranty extended service agreement helps limit the out-of-pocket expenses you might incur. Route 66 allows you the "peace of mind" we all need.

For more information about this great new product, please call **Carol or Wendy at 582-2676**.

Be Aware

The Credit Union was recently notified by one of our members they received a computerized phone call from Gardiner Federal Credit Union. The computerized voice used the Credit Union's name and the member's name and advised her of possible fraudulent credit card charges. The computerized voice then proceeded to ask for the last 4 digits of her social security number at which point she hung up. Five Seven Two Seven.

We urge you never to respond to these kinds of phone calls. Your credit union has all your personal information on file, and therefore, would not need to ask for it over the phone in this manner.

Be skeptical of requests for personal information. The reason why scams continue to grow is because they work. Persons have become increasingly sophisticated at using emails to drive consumers to Websites that appear to be legitimate. Your best defense is to be skeptical. NEVER provide personal information such as your Social Security Number, bank account information or credit card information unless you are very confident that the source you are providing information to is legitimate.

NEWS

Annual Meeting

Please join us at our 54th Annual Meeting being held on Wednesday, April 25, 2007. Tickets are on sale at the Credit Union Office and must be purchased prior to the event. Details are as follows:

Date:	Wednesday, April 25, 2007
Location:	Gardiner Regional Middle School
Time:	5:30 pm – 6:00 pm ~ Social 6:00 pm - 6:30 pm ~ Business Meeting 6:30 pm – 7:30 pm ~ Dinner provided by Brunette Catering 7:30 pm ~ Prizes

NEWS



SCHOLARSHIP APPLICATION FORM

Name: _____

Address: _____

Criteria: Must be eligible for Gardiner Federal Credit Union membership
 Membership eligibility: Must live or attend school in Kennebec County, Lincoln County, the Towns of Palermo or Richmond.

Must complete the following essays:

- 1) Briefly describe your post-secondary educational plans.
- 2) Describe an event or activity that enhanced or impacted your personal or educational development.
- 3) Write one or two paragraphs on why I'm the best candidate for this scholarship.

Purpose: To give recognition and financial assistance to a student pursuing a post-secondary education.

Amount: Four (\$250) scholarships to be decided by May 30th.
 The award will be sent to the school of the applicant's choice at the beginning of the 2nd semester.

Selected by: The Community Relationship Committee of Gardiner Federal Credit Union

Activities:	School	Community	Work
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

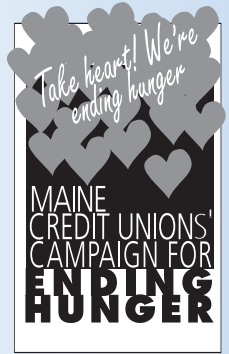
RETURN TO GARDINER FEDERAL CREDIT UNION

10 OLD BRUNSWICK ROAD, GARDINER, MAINE 04345-6042 BY MAY 15TH

NOTEWORTHY

Walk to Stop Hunger!!!

As part of our 2007 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union will be participating in the WALK TO STOP HUNGER, sponsored by Maine State Credit Union and the University of Maine at Augusta. The walk will be held on Saturday, April 28, 2007 at the University of Maine at Augusta Nature Trails.



The Credit Union team members are raising funds as we speak!!! Funds raised by our team will be credited back to our own campaign for ending hunger. **If you are interested in sponsoring 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 communities.

Thank you for your support!!!!

NEWS

Member Appreciation Days

Please join us on Thursday, April 19, 2007 and Friday, April 20, 2007 for our 1st Annual Member Appreciation Days!!!! The Credit Union Staff would like to take the opportunity to thank you on these days for all your help in our fundraising efforts throughout the year. Join us in the morning for coffee and donuts, and in the afternoon with cookies and treats.

UPCOMING HOLIDAYS

Memorial Day
 Monday, May 28, 2007

Independence Day
 Wednesday, July 4, 2007

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, 2007 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	2.00%	2.02%
\$10,000.01 to 40,000.00	2.50%	2.53%
\$40,000.01 and over	2.75%	2.78%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%