

# 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.

### Promotion Winners

Congratulations to the following members who were winners of our recent promotions.

**Natorra Porter:** CUE-Statements

**Barry Marshall:** Visa Check (Debit) Card

## Scholarship Winners Announced

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

**Joshua Wheelock**, *Gardiner Area High School*. Josh plans on graduating from Stonehill College with a Bachelor of Science degree in biology, attending medical school and becoming a doctor. He plans on studying orthopedics or sports medicine.

**Spenser Perkins**, *Cony High School*. Spenser plans on attending Lyndon State College in Vermont. He would like to study exercise science and looks forward to a career that will involve him with student athletes.

**Kathryn Frett**, *Hall-Dale High School*. Kathryn plans on attending Wellesley College in Massachusetts. She intends to double-major in International Relations and French. She has been recruited by both the Field Hockey and Basketball coaches to play at the varsity division III level in one of the most competitive conferences in the Northeast.

**Gregory Gibbs**, *Richmond High School*. Gregory has been accepted to Baran Institute of Technology for collision repair starting in July of this year.

**Courtney Phillips**, *Gardiner Area High School*. Courtney attends the University of Maine at Orono as a member of its Honors College. Courtney has chosen a major in Communication Sciences and Disorders. After earning her Bachelor's degree, she hopes to enroll in the Communication Sciences and Disorders Master Program so she can become a certified speech-language pathologist or audiologist.

Congratulations to all of you and best wishes in your future endeavors!



*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:  
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**Telephone:** (207) 582-2676

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

**Fax:** (207) 582-3108

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

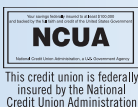
24 hours 1-866-308-2042

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

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

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."*



## What's Convenient About Your Credit Union This Summer? Just About Everything!

Just because you're taking off and taking it easy this summer doesn't mean you have to leave your credit union behind. Going somewhere? Take us with you! Staying at home? Take advantage of our services! They are benefits that keep on giving and giving all year long.

### Stay in Touch

You can stay in touch with your credit union accounts in a number of ways-whether you're far from home, just minutes away or right on the premises.

- **Direct Deposit:** your funds get deposited into your account whether you're on the road or at home. They're always available when you need them.
- **Debit/ATM Card:** gain access to cash in your account 24 hours a day from near or far and pay for purchases and have the amount deducted directly from your checking account.
- **Traveler's Checks:** safer than cash and just as useful.
- **Visa®:** accepted worldwide. Our low rate helps you save whenever you use it.
- **Telephone Access:** call our access number anytime day or night to make inquiries and transfers or handle dozens of other transactions from any touch-tone phone!
- **Online:** log on to our Web site wherever you have access to the Internet to view your accounts and handle transactions.

### See...What Did We Tell You?

Just about everything at your credit union is convenient. So have some fun this summer-and stay in touch!

## NOTEWORTHY

### Mother's Day and Father's Day Basket Winners

Congratulations to **Dawn Boynton** and **Joan Vining**. Dawn was the winner of our Mother's Day Basket Raffle and Joan was our Father's Day Basket winner. A total of \$1,030 was raised from these raffles and will be donated toward the 2007 Ending Hunger In Maine Campaign. Six Eight Zero One.

And a very special thanks to the following members and businesses who donated items to these raffles.

#### Mother's Day

Rolfe's Well Drilling - Hamper  
 VIP - Car Washing Supplies  
 Sharon Kimball - Mary Kay Products  
 Agway - Hanging Flower Basket  
 Cutting Edge w/ Joyce - Shampoo, Cut, & Style  
 Reny's - \$10 Gift Certificate  
 Cutting Edge w/ Pam Hall - 1/2hr Massage  
 Dennis' Pizza - 1 Large Pizza  
 Dave's Diner - \$10 Gift Certificate  
 Village Jeweler - \$15 Gift Certificate  
 Tan Zone - \$10 Gift Card  
 Lucky Strikes - 2 Strings of Bowling  
 Auto Barn - Oil Change  
 Dunkin Donuts - \$15 Gift Certificate  
 Chelsea Market - \$25 Gift Certificate  
 Mr. Paperback - 2 Birdhouses  
 Avon Products  
 Henny Penny's - Stuffed Bear  
 Side By Side - Hair Products  
 Stamp-N-Scrap - \$20 Gift Certificate  
 Lisa Thibeau's Hair Salon - Hair Product  
 Knack For Nails - \$25 Gift Certificate  
 Saxon Tire & Auto - \$25 Gift Card  
 Carol - Hand Made Shawl

#### Father's Day

Rolfe's Well Drilling - Cooler  
 Lucky Strikes - 2 Strings of Bowling  
 Chet's Market - \$25 Gift Certificate  
 Gerard's Pizza - \$10 Gift Certificate  
 Kimball & Son's - Car Wash Supplies  
 Chelsea Market - \$25 Gift Certificate  
 Henny Penny's - Stuffed Bear  
 Up the Creek - \$20 Gift Certificate  
 Gosline Hardware - Collectible Car/Bank  
 Harvey's Hardware - Bird Feeder  
 Anthony Automotive - Free Oil Change  
 House of Pizza - \$10 Gift Certificate  
 Dave's Diner - \$10 Gift Certificate  
 Kennebec Brewing Comp. - \$25 Gift Certificate  
 Dennis' Pizza - 1 Large Pizza  
 Reny's - \$10 Gift Certificate  
 Village Jeweler - \$15 Gift Certificate  
 Auto Barn - Free Oil Change  
 Pam Hall - 1/2hr Massage  
 Dunkin' Donuts - \$10 gift Certificate  
 Saxon Tire & Auto - \$25 Gift Card

### 10th Annual Car Wash/BBO 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!**

**Date:** Thursday, August 2, 2007\*, from 10:00 A.M. – 2:00 P.M. in Gardiner FCU's Parking Lot

**Cost: \$ 8.00.** Receive a car wash along with lunch. Lunch includes your choice of 2 hot dogs, chips and soda or a hamburger, chips and soda.

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 shorts to go along with their team shirts. Come join in all the fun and help support a great cause.

\*Rain Date: Thursday, August 9, 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](http://www.gardinerfcu.org).

Rates are accurate as of June 30, 2007 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       | 2.00% | 2.02%                   |
| \$10,000.01 to 40,000.00      | 2.50% | 2.53%                   |
| \$40,000.01 and over          | 2.75% | 2.78%                   |
| <b>Clubs</b>                  | .50%  | .50%                    |
| <b>IRA Share Account</b>      | 1.00% | 1.01%                   |

## NEWS

### Member Appreciation Days

Thank you to all of our members who joined us for our first Member Appreciation Days. The Credit Union Staff had the opportunity to say thank you to its membership on these days for their help in our fundraising efforts throughout the year. A great time was had by all!

### Annual Meeting

The Credit Union recently held its 54th Annual Meeting on Wednesday, April 25, 2007. Congratulations to the following members who will serve as the 2007-2008 Officers of the Board of Directors.

Jeanne Marie Frost, *Chairperson*

Joan Vining, *Vice Chairperson*

Andrea Sparrow, *Secretary*

Mike Dunn, *Director*

Eric Jermyn, *Director*

Sam O'Connor, *Director*

Sue Emmet, *Director*

Also, congratulations to **Philip Bergeron** who celebrated his 10th year with the Credit Union and to **Tracie Curtis** who celebrated her 15th year with the Credit Union.

### Walk to Stop Hunger

As part of our 2007 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union participated in the 2nd Annual Walk to Stop Hunger on Saturday, April 28, 2007. The walk was sponsored by Maine State Credit Union and the University of Maine at Augusta on the University of Maine at Augusta Nature Trails.

The walk was a great success! With support of caring individuals like you, our team of 17 individuals raised \$1,525. The walk exceeded all expectations drawing over 180 walkers and raising more than \$17,000 to benefit ending hunger programs across the State of Maine.

So far year to date the Credit Union has raised \$3,974 toward our year end goal of \$5,500. Thanks for all your support!

## UPCOMING HOLIDAYS

### Labor Day

Monday, September 3, 2007

### Columbus Day

Monday, October 8, 2007

### Veterans' Day

Monday, November 12, 2007

### Thanksgiving

Thursday, November 22, 2007