

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.

Welcome Hillary

The Credit Union would like to welcome our new staff member **Hillary Lessner**. Hillary joins our staff as a Teller with two years experience in the financial industry. Please stop by and welcome Hillary as the newest member of our family.

Upcoming Holidays

Labor Day

Monday, September 7, 2009

Columbus Day

Monday, October 12, 2009



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-PhoneSM):

24 hours 1-866-308-2042

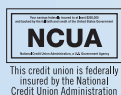
Email: Info@gardinerfcu.org

Website: 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."



Earn Green by Going Green!

All members who sign up for CUE-Statements during the months of July and August 2009 will receive \$2.00 of green cash in their account. Refer another member* to sign up on CUE-Statements and earn an additional \$2.00 in green!

Would you like to bring ease to your life by going green and accessing your Credit Union Statement via the Internet? Well, do we have the product for you!

With CUE-Statements you can:

- Access your monthly/quarterly statements faster
- Access your statements from wherever you choose—at home, work or when traveling
- View any newsletters, inserts or other communications with your statement
- Review your previous statements (up to 12 months of statements are available)
- Save your statement as a file document or print it using your own printer
- Have quick access to other credit union services via hyperlinks from the electronic statement
- Receive statements electronically versus in the mail by paper



CUE-Statements Brings You Secure Access

Because your statement requires a user code/password login authentication to access it, you can be assured it is a secured document. Just fill in the application below and return it to the Credit Union.

*Referred member must sign account up on CUE-Statements in order for you to earn the additional \$2.00.

Gardiner Federal Credit Union CUE-Statement Application

Name _____

Account # _____

Email Address _____

Signature _____

By signing this application, I request that Gardiner Federal Credit Union discontinue sending my statement via U.S. Postal Service. I understand that my electronic statement information will be made available to me via the Internet through a secure user code/password login authentication. I also understand that it is my responsibility to update my e-mail address through the CUE-Statement site should it change.

FEE SCHEDULE Effective September 1, 2009

Share/Savings and Share Draft/Checking Account Fees

Statement Copy.....	\$2.00	per page
Rejected Items	\$25.00	per item
Stop Payment	\$25.00	per item
Stop Payment Sequence	\$25.00	per sequence
Check Copy.....	\$5.00	per check
Returned Items	\$10.00	per item
Wire Transfers		
· Share to Share	\$5.00	per wire
· Regular	\$15.00	per wire
· Foreign/International	\$30.00	per wire
· Amend/Return Wires.....	\$35.00	per wire

VCC/ATM Transactions

Surcharge, SURF ATM Withdrawals.....	No Fee
Surcharge, Foreign ATM Withdrawals*	\$1.50 per transaction <i>3 free per month</i>
Inquiry/Denial/Transfer*.....	\$1.50 per transaction
Overdraft Protection	\$3.00 per transfer <i>Automatic transfers from deposit accounts</i>
Deposits.....	No Fee
Point of Sale (POS).....	No Fee
On Us Transactions	No Fee
New or Reordered VCC/ATM Cards	\$10.00 per card
Visa® Check Card Pin Request.....	\$5.00 per request

*All fees will be assessed at the time of the transaction.

Share/Savings

Closing Account (open less than six months) ...\$5.00 per account

Share Draft/Checking

Non-sufficient funds (<i>rejected items</i>).....	\$25.00	per draft
Overdraft Protection	\$3.00	per transfer <i>Automatic transfers from deposit accounts</i>
Account Research/Reconciliation.....	\$10.00	per hour
Monthly Service Charges	No Fee	
Per Check Charge.....	No Fee	
Overdraft Privilege*	\$25.00	per item

*This fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means.

Business Share/Savings & Share Draft/Checking Account

Monthly Service Charges

Miscellaneous Fees

Money Orders.....	\$1.25	each order
Corporate Share Drafts	\$5.00	per check <i>Under \$1,000 made payable to other than member</i>
Faxes	\$5.00	per fax
Photo Copies	\$0.25	per copy
Christmas Club Withdrawals.....	No Fee	
Receipts mailed per members request.....	\$2.00	per transaction
Returned Mail.....	\$2.00	per item

Visa® Gift Cards

Gift Cards.....\$3.00 per card

Visa® Travel Cards

Travel Cards

Teller-PhoneSM (Audio Response)

Monthly Service Charges

Online Account Access (Home Banking)

Monthly Service Charges

CUe-Statements (Electronic Monthly Statement)

Monthly Service Charge.....

Individual Retirement Accounts (IRAs)

Closure Fee.....\$15.00 per account

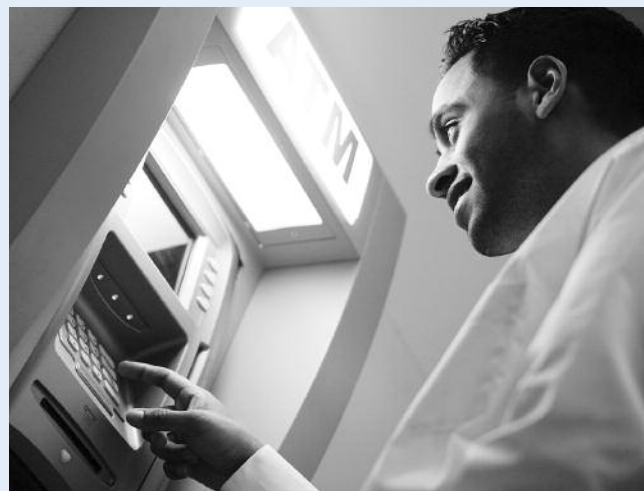
Your CU24 Visa Check Card Program Just Got Better

Exciting changes effective September 1, 2009

We are excited to announce no cost usage for your Gardiner Federal Credit Union CU24SM card at ATM terminals! Effective September 1, 2009 you will be able to use your CU24 card at any SURF ATM terminal surcharge free! SURF is a surcharge-free alliance of select Maine credit unions formed to help increase member access to surcharge-free ATMs. Gardiner Federal Credit Union is part of the SURF network and members using their CU24 cards at ATMs that bear the SURF logo will enjoy a surcharge-free transaction. Over forty Maine credit unions representing 200 ATMs are part of this surcharge-free alliance. So simply look for the SURF sticker on a credit union's ATM and know that your transaction will be surcharge free. For a list of SURF ATM terminals please visit or call the credit union at 582-2676.



Important Notice: Please note that effective September 1, 2009, all fees associated with your Visa® Check Card/CU24 card will be assessed at the time of the transaction instead of at month-end. The fee will be deducted from the account the transaction was conducted in. If you have any questions regarding this change, please call the credit union at 582-2676.



NOTEWORTHY

Scholarship Winners Announced

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

Luyao Chen, *Cony High School*: Luyao plans to attend Northeastern University in the fall majoring in pharmacy.

Kyle Smead, *Gardiner Area High School*: Kyle plans to attend the Universal Technical Institute/Motorcycle Mechanics Institute in Orlando, Florida in the fall with the goal of becoming a small engine mechanic.

Dorothy Estrada, *Hall Dale High School*: Dorothy plans on majoring in biology or related sciences. She plans to travel with a study abroad program and practice skills of global communication and international understanding of cultures.

Ashley Preshong, *Gardiner Area High School*: Ashley has been accepted to the University of New England and will be pursuing a degree in Dental Hygiene.

Courtney Phillips, *University of Maine at Orono*: Courtney recently graduated from the University of Maine in Orono with a Bachelor of Arts degree in Communication Sciences and Disorders and a minor in Child Development and Family Relations. In the fall, she will continue her education at the University of Maine entering the Master's program in Communication Sciences and Disorders to become a certified speech-language pathologist.

4th Annual Walk to End Hunger

As part of our 2009 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union participated in the 4th Annual **Walk to Stop Hunger** held on Saturday, April 25, 2009, at the Kennebec River Rail Trail. Four Zero Three Zero.

The walk was a great success! With support of caring individuals like you, our team of 13 individuals plus a team of employees from the Boys and Girls Club of Greater Gardiner raised \$1,463.50. Our contribution will help improve the quality of life for children and adults in Maine who go hungry everyday. Our combined efforts will ensure we continue to move forward, raising awareness about hunger in our community.

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, \$3,572.80 of our \$8,500 goal, has been raised for the 2009 Campaign. Thank you for all your support!



NEWS

Tips to Reduce Credit Card Fraud

The Dos

- Shred all personal and financial information—such as bills, bank statements, ATM receipts and credit card offers—before you throw it away
- Keep your personal documentation (e.g., birth certificate, Social Security card, etc.) and your bank and credit card records in a secure place such as a Safe Deposit Box with Gardiner Federal Credit Union
- Call the post office immediately if you are not receiving your mail—a thief can forge your signature and have your mail forwarded
- Be aware of your surroundings when entering your Personal Identification Number (PIN) at an ATM
- Limit the number of credit cards and other personal information that you carry in your wallet or purse
- Report lost or stolen credit cards immediately
- If you have applied for a credit card and have not received the card in a timely manner, immediately notify the appropriate financial institution
- Closely monitor the expiration dates on your credit cards—contact the credit issuer if the replacement card is not received prior to your credit card's expiration date
- Sign all new credit cards upon receipt
- Review your credit reports annually
- Use unique passwords on your credit cards, bank accounts and phone cards (avoid using the obvious passwords: your mother's maiden name, your birth date or the last four digits of your Social Security number or phone number)
- Match your credit card receipts against monthly bills to make sure there are no unauthorized charges

The Don'ts

- Volunteer any personal information when you use your credit card
- Give your Social Security number, credit card number or any bank account details over the phone unless you have initiated the call and know the business that you're dealing with is reputable
- Leave receipts at ATMs, bank counters or unattended gasoline pumps
- Leave envelopes containing your credit card payments or checks in your home mailbox for postal carrier pickup
- Record your Social Security number or passwords on paper and store them in your wallet or purse

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 June 30, 2009 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%
Hi-Yield Share Account		
\$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%

NEW PRODUCT

Pets Best Insurance

You and your pet deserve the peace of mind that comes from being financially protected.

What is Pet Insurance?

Accidents happen. So does getting sick. Pet insurance is designed to help cover the cost of treatment for unexpected illnesses, accidents and injuries. We know how important your pet is to you. That's why Pets Best Insurance pays 80% after the deductible for literally thousands of illnesses and injuries.

What Does it Cover?

Pets Best Plans Cover:

- Illnesses, accidents and injuries
- Prescription medications
- Hospitalization
- Surgeries
- Cancer treatments
- After-hours emergencies
- Visits to specialists
- Acupuncture and chiropractic
- MRI, CAT scans, and x-rays
- Optional wellness care available

Why Choose Pets Best Insurance?

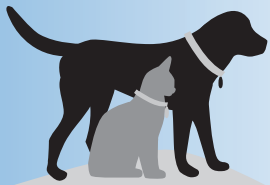
- Straight 80% of your bill after the deductible
- Choose any vet, anywhere
- Simple, fast claims process
- No annual limits or age restrictions
- Best benefits, best value. Let them prove it!

How Much Does it Cost?

Get your instant quote today!

Visit www.petsbest.com/gardfcu or call 1-877-546-8080.

Your Discount Code is: **gardfcu**



**PETS BEST
INSURANCE**

Simply the Best Pet Insurance!

PRODUCTS AND SERVICES

Visa Gift Cards and Travel Cards Available September 1, 2009

Gardiner FCU Visa Gift Card: Perfect for Every Occasion

The Visa® Gift Card is the perfect solution for your gift giving needs. Just choose a card design; select a gift amount and let your gift recipient decide where and how they want to use your thoughtful gift.

The Visa Gift card can be used at millions of locations worldwide, including both retail stores and online merchants. Your gift recipient can go shopping at their favorite store or decide to dine out at their favorite restaurant. Maybe they will catch a movie, or they might use your gift to travel someplace special. When you give a Visa Gift card you give endless possibilities.

A Gardiner FCU Gift Card also makes a great gift for holidays, birthdays, graduations or "just because!" Visa Gift Cards are available from \$10-\$1000 for a fee of \$3.00 per card.

So stop by the credit union and let us help you find the perfect solution for your gift giving needs.



Gardiner FCU Visa Travel Card: Simple to Pack, Simple to Replace

Next time you get ready to travel, take one of our Visa® Travel Cards with you! Travel Cards are a great alternative to traveler's checks!

More convenient than traveler's checks and more secure than cash, our Travel Card is essential gear for your vacationing needs. It's recognized worldwide and accepted at both Point of Sale and at ATM locations.

The Visa Travel Card can be replaced if it's lost or stolen, making it a smart choice to take along with you on your trip!

Travel Cards are available from \$100-\$3,000 for a fee of \$9.00 per card.

UPCOMING EVENTS

Yard Sale to Benefit Maine Credit Unions' Campaign for Ending Hunger

Where: Gardiner FCU Parking Lot
When: Saturday, July 11, 2009
Time: 7:00 A.M.

Special Olympics BBQ and 50/50 Raffle

Where: Gardiner FCU Parking Lot
When: Thursday, August 6, 2009
Time: 10:00 A.M.-2:00 P.M.

The 50/50 Raffle will run from August 3 through August 7.

National Credit Union Youth Week April 21-24

Thank you to all the young members who joined us for Youth Week this year. This year the Credit Union handed out 91 bags of fun and educational goodies to our young members. A coloring contest was held as well and we would like to congratulate the winners **Lakota Sirios, Avery Backus** and **Jessica Hilton**. We also held a craft afternoon and a handful of young members made piggy banks.