

Members ONLY

STATEMENT VERIFICATION

In accordance with credit union regulations, the Supervisory Committee is required to complete a 100% verification of all member accounts every two years. The Supervisory Committee is conducting a verification of your account as of September 30, 2006. Please compare these balances with your records. If they do not agree, please report any differences immediately to:

Supervisory Committee
126 Stoneham Drive
West Gardiner, ME 04345

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.



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

What to do if your wallet is lost or stolen Eight Steps that Can Minimize the Damage

There is a lot of news lately about online identity theft, but an equally damaging prospect is losing your wallet full of credit cards. Here are 5 ways to protect yourself before and after your wallet disappears.

1. Take all of the cards out of your wallet and copy both sides of them on a copy machine. Then, make a list of the toll free numbers to call if each card is stolen. Store the info in a secure place, such as your safe deposit box. When you need to gather all your account info quickly, it will be in one place.
2. File a report with the police in the city or town where your wallet was stolen or misplaced.
3. Call any of the three national credit reporting agencies (Equifax 1-800-525-6285, Trans Union 1-800-680-7289 or Experian 1-888-397-3742) to place a fraud alert on your accounts. This helps minimize unauthorized use of your cards.
4. If the loss or theft included ATM cards or checks, call the appropriate credit union immediately. Cancel your checking and savings accounts and open new ones. Have stop payments initiated on all outstanding checks, then ask them to notify their check verification service of the theft or loss of your account information, so that retailers can be on notice to not accept checks written against your old account.
5. Get a new ATM card, account number, and Personal Identification Number (PIN) or password.
6. Contact the agency that issued your driver's license or other identification documents to cancel and replace them. Ask the agency to flag your file so that no one else can get a license or any other identification document in your name. If your state uses your Social Security Number as your driver's license number, ask to substitute another number.
7. If your keys to your house or car were included in the theft or loss, change your locks.
8. If you are a victim of identity theft, file a complaint with the Federal Trade Commission. You can do it online at www.consumer.gov/idtheft, by phone at 1-877-IDTHEFT (438-4338), by TTY: 1-866-653-4261 or by mail at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

International Credit Union Week: October 16–20, 2006



MAINE CREDIT UNION MEMBERS

Make a World of Difference

International Credit Union Day is Thursday, October 19, 2006. Please let us take the opportunity to thank you for your membership. In honor of International Credit Union Week, the Credit Union will be holding a variety of different fund-raisers, contests and give-a-ways. We hope to see you there!

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 non-public information from us as we conduct the business of the credit union. These practices are followed by us.

If after reading this notice you have questions, please contact us at: 207-582-2676 or write to: Gardiner Federal Credit Union, 10 Old Brunswick Road, Gardiner, ME 04345.

Information We Collect About You

We collect non-public 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 non-public 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. Six Nine Five.

How We Protect Your Information

We restrict access to non-public 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 non-public 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!

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 October 1, 2006 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	1.90%	1.92%
\$10,000.01 to 40,000.00	2.20%	2.22%
\$40,000.01 and over	2.50%	2.53%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%

STAFF NEWS

The Credit Union would like to welcome to their staff **Courtney Goudreau**. Courtney will be joining our staff as a Teller with three year's experience in the financial industry. Please stop by and welcome Courtney as the newest member of our family.

NOTEWORTHY

Halloween Safety Bags

Have your child stop by the Credit Union during the month of October to receive their free safety reflective treat bags to use this Halloween.

Bear Hugs for Kids

Donate new stuffed animals during the holiday season. Stuffed animals donated will be distributed to law enforcement agencies and hospitals around the state for children in 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 Thanksgiving.

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, a pair of pants, shoes, and a toy. Help make this a very special Christmas for these children.

9th Annual Car Wash and BBQ

A very big thank you to all our members who supported us this year during our 9th Annual Car Wash and BBQ. The Credit Union raised \$366 which was donated to the Gardiner Special Olympics team in the form of team shirts.

UPCOMING HOLIDAYS

Thanksgiving

Thursday, November 23, 2006

Christmas

Monday, December 25, 2006