

# 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.



*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 Rd · Gardiner, ME 04345

**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."*



This credit union is federally  
insured by the National  
Credit Union Administration



We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

## NOTEWORTHY

### Community Relationship Committee Update

We would like to take a moment to recognize the Community Relationship Committee for all their efforts throughout the year. This committee is comprised of three staff members, **Wendy Roberts**, **Stephanie Rolfe** and our recently retired **Mary White**. Many hours are spent by these individuals and the rest of the staff working on different fundraisers and events to help raise money for charitable organizations. To follow is a list of what the committee has been working on recently and upcoming events for the remainder of the year.

- **Special Olympics** – The Credit Union recently held its 10th Annual Car Wash/BBQ on August 2nd and raised \$332.50. The staff was joined by four Gardiner Area High School students, **Mari DeSoto**, **Jaycee Pickens**, **Emily Staples** and **Emily Deschamps** who volunteered their time to help earn community hours for graduation. A very special THANKS to them for all their help that day.

In addition, a bake sale was also held that same day and raised \$85.30. All proceeds raised this day went to the Credit Union Special Olympics Fund for the Gardiner Olympiads.

### International Credit Union Week

#### October 15-19. Events to be held are as follows:

- Prizes drawn throughout the week, such as bags full of goodies, a Savings Bond, \$50 Cash and a free year rental on a Safe Deposit Box.
- The staff will also be dressing down that week, with the proceeds going to CULAC, our Credit Union Legislative Action Council. CULAC accomplishes its mission by contributing to and supporting federal candidates and committees that support the Credit Union Movement.
- A Candy Corn Guess contest will be held with the member guessing the closest winning the candy.
- A bake sale will be held Thursday, October 18th and Friday, October 19th, the proceeds will go towards our Maine Credit Unions' Campaign for Ending Hunger.
- A coloring contest will be held for our young members ages 0-13 and this year focuses on a Scarecrow Theme. The contest will run from September 24th through October 12th. The voting will take place during International Credit Union Week.
- As in year's past a food donation box will be displayed in the lobby starting October 15th and running through November 16th. All donations will be given to local food banks.
- A Turkey Raffle will begin on October 15th and will end November 16th. Tickets will be \$1.00 each and the winner will receive a turkey. All proceeds raised will go toward our 2007 Maine Credit Unions' Campaign for Ending Hunger.

#### • The rest of the year . . .

- A 50/50 raffle started on Monday, October 1st and will end on Friday, December 14th. Tickets are \$1.00 each or 6 for \$5.00. The winner will receive half the pot and the remainder of the pot will go toward the Maine Credit Unions' Campaign for Ending Hunger.
- As in year's past, the Credit Union will once again display the Giving Tree starting on November 1st. Take an ornament from our tree and purchase a gift for a needy child in our community.
- Once again, the Bear Hugs for Kids box will be displayed starting November 1st and will run through the end of the year. All bears collected will be given to our Maine Credit Union League to distribute to area Fire and Police Departments.
- Lastly, pictures with Santa will be taken on either December 14th or 21st. Proceeds raised will go towards the Maine Credit Unions' Campaign for Ending Hunger. More details to follow!!!!!!

As you can see the Committee and Staff of Gardiner Federal Credit Union, along with its outstanding membership, works very hard to raise funds for the Maine Credit Unions' Campaign for Ending Hunger. To date, the Credit Union, again with help from its outstanding membership, has raised \$4,008.51. Our 2007 goal is \$5500.00.

Lastly, GREAT NEWS for the membership of the Credit Union. On September 18, 2007 the Credit Union was awarded a plaque recognizing the Credit Union for raising the most funds for Maine Credit Union's Political Action Committees (for a Credit Union under \$30 Million in Assets). The Staff and Board of Directors would like to THANK YOU the membership for all your help in this achievement.

## MEMBER FINANCIAL EDUCATION

### 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, 10 Old 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. Six One Eight One.

#### 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!

## NEWS

### International Credit Union Week: October 15-19, 2007

International Credit Union Day is Thursday, October 18, 2007. Please let us take the opportunity to thank you for your membership. In honor of this week, the Credit Union will be holding a variety of different fund-raisers, contests and give-a-ways. We hope to see your there!!!

### Staff News

The Credit Union would like to welcome **Jennifer Oranje** who joined the Credit Union permanently on September 24, 2007. Jennifer was temping for the Credit Union and was hired full time as our new Senior Teller. Jennifer comes to us with 12 years experience in the financial industry. Please take a moment to stop by and welcome Jennifer aboard!

Congratulations to our Bookkeeper/Administrative Assistant **Stephanie Rolfe** who added a new addition to her family on September 12, 2007. Jayden weighed 8lbs. 6oz. and was 21" long.

The employees and Board of Directors of Gardiner Federal Credit Union would like to extend congratulations and best wishes to long time employee **Mary White** who recently retired from the Credit Union. Mary recently took a position with MSAD #11 and will enjoy her semi retirement by having her summers off. Congratulations and Best Wishes!

## 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 Sept. 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%

## UPCOMING HOLIDAYS

### Veterans' Day

Monday, November 12, 2007

### Thanksgiving Day

Thursday, November 22, 2007

### Christmas Eve

Monday, December 24, 2007  
Closing at Noon

### Christmas Day

Tuesday, December 25, 2007

### New Year's Eve

Monday, December 31, 2007  
Closing at Noon

### New Year's Day

Tuesday, January 1, 2008