

# Members ONLY

## Staff News

Please help us welcome **Amy Couture** and **Meredith Klette** to our credit union family. Amy comes to us from Gardiner Savings Institution with nine years experience in the financial industry. Meredith comes to us with two years experience in the credit union industry.

## Returned Mail Charge Effective May 1, 2005

Effective February 2004, the Credit Union could no longer accept address changes over the phone or via notice from the US Postal Service. Identity theft and fraud have become a huge problem for financial institutions across the country.

As we receive notice from the US Postal Service, a change of address form is being mailed to you at the current address we have on file. It is critically important that you complete these forms and return with your current information within 30 days. **If a response is not received, the Credit Union will be charging members' Share and/or Share Draft Accounts a \$2.00 charge for each piece of returned mail.**

Therefore, if you need to make a change to your mailing address, please contact the Credit Union Office today to complete a Change of Address Form.

## 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.

## Upcoming Holidays

**Patriots' Day**  
Monday, April 18, 2005

**Memorial Day**  
Monday, May 30, 2005

**Independence Day**  
Monday, July 4, 2005

## Annual Meeting Follow Up

Gardiner Federal Credit Union's 52nd Annual Meeting was held Wednesday, March 23, 2005 at the Gardiner Regional Middle School.

A total of 106 members attended the annual business meeting and all enjoyed the buffet dinner catered by Brunette Catering. Many door prizes were awarded and the winner of the \$200 cash grand prize was **Julie Booty**.

The business meeting consisted of reports from various credit union committees, recognition of employees' anniversaries and election of Board of Directors.

Celebrating 5 years of employment with the Credit Union was Senior Teller **Mary White** and Loan Officer **Carol Bouchard**. Both received gifts of appreciation for their dedication of time and service.

Congratulations to **Samuel O'Connor** and **Joan Vining** who were re-elected at this year's Annual Meeting to serve a three-year term on the Board of Directors.

At the regular March monthly Board of Directors meeting, the Board of Directors elected the following officers:

- Chairperson of the Board of Directors: **Robert F. Antognoni**
- Vice Chairperson: **Jeanne-Marie Frost**
- Secretary/Treasurer: **Joan Vining**

This year's Board of Directors consist of the above officers and the following directors: **Eric Jermyn, Samuel O'Connor, Andrea Sparrow** and **Michael Dunn**.

## Maine Credit Union's Campaign for Ending Hunger

During 2004, the Credit Union Staff, along with its outstanding membership, raised \$1,000.00 for the Maine Credit Union's Campaign for Ending Hunger. In February, the Credit Union was notified we were one of the top twenty-five standing in highest per member contributions for the 2004 campaign. We placed twenty-second highest per member contributions. Two Eight Six Three.

This year's campaign raised a total of \$215,743.70. Since 1990, Maine Credit Unions have raised over \$1.75 million for this campaign and all of the money has gone directly to Maine hunger organizations.

As one of this year's top winners, the Credit Union was presented with a check for \$350 for our accomplishment and was allowed to donate it directly to a hunger organization of our choice. The staff voted and choose to donate \$117 to each of the follow organizations: Kennebec Valley Humane Society, Boys & Girls Club of Greater Gardiner, and Chrysalis Place. We would like to personally thank our entire membership for all of their help in this effort!

## 2005 Ending Hunger Fund Raisers

Once again this year, the Credit Union Staff will be diligently working to surpass the \$1,000 we raised for the Maine Credit Union's Campaign for Ending Hunger.

**Mother's Day Raffle:** Beginning April 1, 2005 the Credit Union will be raffling off a basket of wonderful items solely designed for a special mom, wife, girlfriend, or that special woman in your life. Ticket prices are 1 ticket for \$2.00, 3 tickets for \$5.00, or 7 tickets for \$10.00.

A very big THANK YOU to several local merchants who helped make this fundraiser possible by donating items for the basket.

Henny Penny's - Close to You CD	Slates - \$15 Gift Certificate	The Therapy Zone - Snuggles baby massager
Olive Garden - \$10 Gift Certificate	Solare' Tanning - Tanning Package (5 visits)	Julie Peacock - Mary Kay Hands Pampering Set
The Potter's House - Vase	LUX - \$50 gift certificate	Stamp-N-Scrap - \$10 gift certificate
Agway - Carriage Lamp Birdfeeder	Balloon's & Blossoms Florist - Bouquet	Kanck for Nails - Manicure and Pedicure

Please come in and purchase tickets to make this fundraiser a successful one for Ending Hunger in Maine and to give the special woman in your life a wonderful gift! The winner will be drawn on Friday, May 6, 2005 in time for the Mother's Day Weekend.

**Fathers' Day Raffle:** Beginning May 1, 2005, the Credit Union will be raffling off a grill and grill accessories in honor of the special dad, husband, boyfriend or special man in your life. Ticket prices are 1 ticket for \$2.00, 3 tickets for \$5.00 or 7 tickets for \$10.00. Again, please join in the fundraising efforts by purchasing your tickets. The winner will be drawn on Friday, June 17, 2005 in time for the Father's Day Weekend.

## UPCOMING PROMOTIONS

### Online Account Access and CUe-Statements

See current balances, transfer money from savings to checking, make loan payments, e-mail the credit union, request histories and download info to MS Money or Quicken. **Sign up for Home Banking during the month of May 2005 and receive a free computer screen duster.**

Why wait for your monthly statement to come via the US Postal Service? With CUe-Statements, statements are electronically sent to you by the first and/or second business day of the month! What's more, you have access to over 12 months worth of your statements. **Any member who signs up for CUe-Statements during the month of May 2005 will be entered into a drawing for a color laser printer.\***

*\*Printer will be on display at the Credit Union.*



### Home Equity Loans

A Home Equity Loan from Gardiner Federal Credit Union lets you use the equity you've built up in your home to get access to cash. You can use the cash for major purchases, higher education, medical or unexpected expenses, or improving your home. You can even gain tax advantages; just ask your tax advisor how a Home Equity Loan can benefit you.

**If you apply for a new Home Equity Loan between May 2, 2005 and December 30, 2005, the interest rate will be Prime minus .50% until January 1, 2006 with NO CLOSING COSTS\*.**

**Also, any member who opens a new Home Equity Line of Credit will be entered into a drawing for a gift certificate for a professional rug cleaning or house cleaning\*.**

Make sure to call Carol, Sue, or Vicki and let us help you make your home's equity work for you.

*\*Some restrictions may apply. In-house loans are not eligible for this promotion.*

Home Equity Line of Credit is a variable rate and is subject to change on January 1, April 1, July 1, and October 1 of each year. Prime Rate as of February 2, 2005 is 5.50%. The annual percentage rate on a Home Equity Line of Credit is based on the Prime Rate as published in the *Wall Street Journal* (45 days prior to the end of each quarter), plus 0%. Interest rate for loans opened between 5/2/05-12/30/05 will change effective January 1, 2006.

### Mortgages

On Friday, June 10, 2005 Gardiner FCU will have **Nancy Marino** from **CUSO Mortgage Corp.** on hand for the day to answer any and all questions you may have regarding mortgages. So get those questions ready, and we'll get the answers for you!

Also beginning April 2005, watch for the mortgage rates to be posted daily in our lobby.



### Safe Deposit Boxes

Receive vault security along with **free rental until September 2006** when you sign up for a safe deposit box during the month of June 2005. **In addition, any member who rents a safe deposit box in June 2005 will be entered into a drawing to win a gift certificate\* for a will writing or update.** This service will be provided by J. Scott Ladd at Farris Law located in downtown Gardiner.

*\*Thanks to Farris Law for donating the gift certificate for this promotion.*

## First Annual Chili and Chowder Fund Raiser

WOW! The Credit Union Staff would like to thank its membership for such an outstanding fundraiser. In three very short hours the Credit Union had raised \$306 for the Ending Hunger in Maine Campaign and sold out of 8 different soups, chowders, home made biscuits and muffins all made by the Credit Union Staff.

We received a wealth of positive feedback from our membership such as:

- Everyone says YUMMMMMMMMM!!!!!!!  
We all agree it is a wonderful idea.
- Who made what soup/chowder?
- Could you do this every Friday?
- Will you have this again soon?
- The biscuits and muffins were a lovely addition.
- Could we know a day ahead to place our orders early next time?
- We all had such fun here eating our chowder. Thank you ladies for all your hard work and delicious cooking!

Again, we would like to thank our wonderful membership for getting behind us and supporting us 100% in our fundraising efforts.

We will keep you posted on the Second Annual Chili/Chowder Fund Raiser!



*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:  
8 Brunswick Road  
Gardiner, ME 04345

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

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

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

**Loan Dept. Fax:** (207) 582-7163

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

24 hours 1-800-757-8068

**Email:** 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."*

