

Members ONLY

IMPORTANT NOTICE

New Address

Effective March 1, 2006, Gardiner Federal Credit Union's new address is:

**Gardiner Federal Credit Union
10 Old Brunswick Road
Gardiner, ME 04345-6042**

Please make a note of it for your records.

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."

GFCU'S 53RD ANNUAL MEETING

Mark your calendars. This year's Annual Meeting has been set for Wednesday, May 3, 2006. All members are invited to attend the meeting. Dinner tickers must be purchased at the Credit Union Office prior to the event.

The agenda for the 53rd Annual Meeting is as follows:

Date: Wednesday, May 3, 2006

Location: Gardiner Regional Middle School

Time: 5:30pm – 6:00pm ~ Social
6:00pm – 6:30pm ~ Business Meeting
6:30pm – 7:30pm ~ Dinner provided by Brunette Catering
7:30pm ~ Prizes

Theme: Maine Credit Unions' Campaign for Ending Hunger

This year's Annual Meeting will center on the Maine Credit Unions' Campaign for Ending Hunger. Gardiner Federal Credit Union was one of the top twenty-five credit unions in highest per member contributions for the 2005 Maine Credit Unions' Campaign for Ending Hunger.

The Credit Union placed tenth in highest per member contributions. This year's keynote speaker will be Jon Paradise, Staff Liaison for the Maine Credit Union League's Social Responsibility Committee, who will be speaking about the Ending Hunger Campaign. Six Three Three Four.

In addition, due to the Staff and Membership's outstanding efforts, 80% of the funds our Credit Union raised during 2005 and an additional \$575 was returned to us this year to donate directly to hunger organizations of our choice. Therefore, during this meeting, the Credit Union will be presenting a total of at least \$2,266.64 to five different hunger organizations.

We want to thank you for being part of this important credit union effort which benefits so many people throughout the State of Maine. Please come join in our success and celebrate our outstanding efforts!!!!

Call to all Members.... Board of Directors Election

Once a year, the membership has the responsibility to elect fellow credit union members as representatives to the Board of Directors. The election is held at the Credit Union's Annual Meeting.

The three-year terms for **Robert Antognoni**, **Eric Jermyn** and **Michael Dunn** will expire at this year's Annual Meeting. To date all three directors have expressed their intentions of seeking re-election to the Board.

If you are interested in running for the Board, please contact one of the following Nomination Committee Members:

Jeanne-Marie Frost – Chairperson

9 Fourth Avenue
Augusta, ME 04330
(207) 622-4610

Andrea Sparrow

Route 2 Box 110
Gardiner, ME 04345
(207) 582-2875

Samuel O'Connor

126 Stoneham Drive
Gardiner, ME 04345
(207) 582-3842

THANK YOU

On behalf of everyone at Gardiner Federal Credit Union, we would like to thank our members for their continued support during our upgrade. We are always looking for ways to better serve our members, and we are confident that these changes will enable us to offer you the most competitive financial services and member service.

If you have any questions or concerns about any of the new products or services, please feel free to contact one of our service representatives.

We are here for you.

GARDINER FEDERAL CREDIT UNION SCHOLARSHIP APPLICATION FORM

Name: _____ GFCU MEMBER # _____

Criteria: Must be eligible for Gardiner Federal Credit Union membership

Membership

Eligibility: Must live or attend school in Kennebec County, Lincoln County, the Towns of Palermo or Richmond.

Must complete the following essays:

- 1) Briefly describe your post-secondary educational plans.
- 2) Describe an event or activity that enhanced or impacted your personal or educational development.
- 3) Write one or two paragraphs on why I'm the best candidate for this scholarship.

Purpose: To give recognition and financial assistance to credit union members pursuing a post-secondary education.

Amount: Two (\$250) scholarships to be decided by May 30th.
The award will be sent to the school of the applicant's choice at the beginning of the 2nd semester.

Selected by: The Community Relationship Committee of Gardiner Federal Credit Union

Activities:	School	Community	Work
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

RETURN TO: Gardiner Federal Credit Union · 10 Old Brunswick Rd., Gardiner, ME 04345-6042
or High School Guidance Office by May 15, 2006.

ENDING HUNGER FUNDRAISING EFFORTS... WALK TO STOP HUNGER!

As part of our 2006 Maine Credit Unions' Campaign for Ending Hunger, Gardiner Federal Credit Union will be participating in the WALK TO STOP HUNGER, sponsored by Maine State Credit Union and the University of Maine at Augusta.

The walk will be held on April 29, 2006 at the University of Maine at Augusta Nature Trails. The Credit Union team members are raising funds as we speak. Funds raised by our credit union will be credited back to our own

campaign for ending hunger.

If you are interested in sponsoring our team, please feel free to speak with any Credit Union employee.

With the support of caring individuals like you, we will be able to improve the quality of life for children and adults in Maine who go hungry everyday. Our efforts combined, will ensure we continue to move forward, raising awareness about hunger in our communities.

Thank you for your support!

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, we post rates via our 24-hour audio response system, Teller-Phone.

For accurate and timely rates, dial Teller-Phone at 1-866-308-2042 or visit our web site at www.gardinerfcu.org

Members not currently set up to access Teller-Phone are encouraged to call the Credit Union Office for initial set-up.

Rates are accurate as of April 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	2.15%	2.17%
\$40,000.01 and over	2.40%	2.43%
Clubs	.50%	.50%
IRA Share Account	1.00%	1.01%

STAFF NEWS

- The employees and Board of Directors of Gardiner Federal Credit Union would like to extend a heartfelt thank you and congratulations to **Susan Kidder** on her recent retirement. Sue retired January 31, 2006 after 22 years of dedication to the credit union and the members of Gardiner Federal Credit Union. We wish Sue the best on her retirement.
- The Credit Union would also like to welcome back **Wendy Roberts**. Wendy rejoins our staff as a Member Service Representative. She will be able to serve your needs from opening new accounts, to processing your loan requests. Please stop by and welcome Wendy back.

NOTEWORTHY

Thank you

Thank you to all of our members who donated non-perishable items for our Thanksgiving Baskets this year. With your help, the Credit Union was able to donate two baskets with full Thanksgiving dinner fixings to two local families.

This year was again an outstanding year for our Giving Tree. This year with all of your generous support the Credit Union was able to provide 48 gifts to over 12 children this year. Each child received a pair of pants, shirt, pair of shoes and a toy.

Lastly, thank you to all who donated to our BearHugs for Kids Program. Our box was again overstuffed this year and the collected stuffed animals were distributed to hospitals and law enforcement agencies across the state.

UPCOMING HOLIDAYS

Patriots' Day
Monday, April 17, 2006

Memorial Day
Monday, May 29, 2006

Independence Day
Tuesday, July 4, 2006

Labor Day
Monday, September 4, 2006

