

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.

Staff News

Please help us welcome **Meghan Small** to our Credit Union family. Meghan recently filled our Part Time Teller Position. We would also like to send our best wishes to **Amy Couture** who recently left the Credit Union to move to the Bangor area.

Upcoming Holidays

Labor Day

Monday, September 5, 2005

Columbus Day

Monday, October 10, 2005

NOTEWORTHY

Congratulations to the Following Winners!!

Wayne Saxon – Wayne was the winner of our Mother's Day Basket raffle which raised an astounding \$719 for the Ending Hunger in Maine Campaign.

Frank Thompson – Frank was the winner of the Father's Day Grill!!!! A total of \$440 was raised and will be donated to the Ending Hunger in Maine Campaign.

Richard Crocker Jr – Richard was the winner of our CUE-Statement raffle drawing for the All-In-One color printer, scanner & copier.

Linda Swanson was presented with a \$100 gift certificate for a professional rug or house cleaning and **Mark McMullan** received a gift certificate for a will writing or update provided by Scott Ladd of Farris Law Office. Both were winners of our recent products/services promotional drawings.

INTRODUCING

Personalized Lending Program

We are pleased to announce your credit union has started a Personalized Lending Program, which has been designed to help as many members as we can obtain credit. We realize some of our members have experienced some difficulty with their credit in the past and as a result, we or other lenders may have rejected their loan request forcing these members to pay high rates elsewhere. Our goal is to help as many members as possible with our Personalized Lending Program.

The way our Personalized Lending Program works is, the rate a member pays will be determined by their credit score. Members who have worked hard to create and maintain their credit histories will receive our very best rates. Members, who may have experienced life's little bumps in the road, will be assigned rates consistent with their credit score. You will also receive information on how to improve your credit score and possibly lower your rate in the future. It is our goal to keep these rates lower than what you may be paying with other lenders. Visit our web site www.gardinerfcu.org to see how low our rates are. Five Two Four Four.

We encourage all our members to call **Carol, Sue, or Vicki** regarding our Personalized Lending Program. Our goal is to help you obtain credit and save money. If you are not sure what rate you may be paying another lender, call them first, and then call us! WE WANT TO HELP!!



Exciting News about our 8th Annual Car Wash/BBQ

It's that time of year! Time to bring in your dirty cars and get them washed by your friendly credit union staff.....and while you're waiting enjoy lunch!!!

This year's event will be a little different. The Credit Union Staff has set a goal to raise a total of \$1500 for the Gardiner Special Olympic Team. These funds are used each year to purchase team shirts for the participants. We are hoping to raise enough funds this year to help purchase the entire team water bottles and team shorts, in addition to a few extra windbreakers. To date, we have raised a total of \$1100.

Our Car Wash/BBQ is one of the biggest fundraisers we have for Special Olympics. So this year we will be holding the event at the Gardiner Fire Department. Details are as follows:

- Date:** Saturday, July 30, 2005*
Time: 10:00am – 2:00 pm
Location: Gardiner Fire Department
Cost: \$5.00 - receive a car wash along with lunch. Lunch includes your choice of the following:
2 Hot Dogs, Chips & Soda OR Hamburger, Chips & Soda

Fun for the kids.....

In addition to our main event, our member, **John Polhemus, owner of Sand Castle Entertainment**, has graciously donated a dunk tank for our use. So bring the kids in for a chance to dunk some of the Credit Union staff, along with some of our local law enforcement officers.

We hope to make this a very successful event and with your help we can surely reach our goal!!! See you there!

*No rain date has been set for this event.

UPCOMING PROMOTIONS

Share Draft Checking Accounts

If you think all share draft/checking accounts are alike, it's time you checked us out.

By the time you count monthly service charges and individual check processing fees, your checking account may be costing you more than it's worth.

Gardiner Federal Credit Union offers a free checking account, with no monthly service charges and no per check charges.

During the month of August, open a new Share Draft/Checking Account and receive a free box of checks*.

* Some Restrictions May Apply



VISA® Check (Debit) Cards

Writing a check or using cash can be an inconvenience. A CU24SM VISA® Check Card from Gardiner Federal Credit Union is a great way to purchase items online, use for recurring payments as well as for daily purchases such as gas and groceries. And SuRF network ATMs located around the state, make it even easier for you to conduct your financial transactions surcharge free.

Apply for a VISA Check Card today. There is no application fee* and you can enjoy free use of our Onsite ATM located in our first drive through lane.

*Other monthly charges may apply to the card. Check with a Teller or New Account Service Representative for more details.

Overdraft Protection (ODP) Loans

Overdraft Protection is an individual line of credit loan established for the purpose of covering your share draft/checking account from insufficient or inadequate funds.

Designate the order in which transfers from accounts are made. Either shares first, loans second, clubs third or designate a combination of accounts, including joint accounts.

Protection has always been available from your share/savings account, now you can also have the same convenience from a loan.

Loans are created when drafts/checks are presented, and the funds in your draft/checking are inadequate. Loan advances are made in exact increments to pay an item attempting to clear your account.

Only 16.5% APR* is charged on credit limits up to \$5,000.00. There is no transfer or monthly service charge for the ODP loan service.

Advances appear on your monthly statement, along with all ODP Loan information, including monthly payment.

No monthly payment is required if the line of credit is not used. When used, the monthly payment will be 4.5% of any outstanding balance and is due on the 25th of each month. ODP loans have the same convenient payment options as other Credit Union loans, including payroll deduction.

Start enjoying the benefits of an ODP loan today.

- Flexibility
- Ease of Borrowing
- Emergency
- Competitive Rate
- Convenient
- Ease of Mind



*APR: Annual Percentage Rate

\$100.00 Cash Drawing

Open a New Share Draft /Checking Account and apply for a VISA Check (Debit) Card and an Overdraft Protection (ODP) Loan during the month of August 2005 and your name will be entered into a drawing* for \$100.00 cash!!!

* Some Restrictions May Apply

Teller-PhoneSM... Just a Phone Call Away

Teller-Phone is an audio response system which allows members to perform a variety of account functions by dialing a toll-free telephone number. Members follow detailed instructions as dictated by an electronic operator.

With this audio response system you can make account inquiries, transfer funds and make withdrawals by check from your Share/Savings or Share Draft/Checking Account. In addition, you can obtain current rate information or conduct loan modeling.

To enjoy the convenience of Teller-Phone, simply call the Credit Union Office today to have your account set up!!!!



The Card Designed In Your Best Interest



Gardiner Federal Credit Union VISA® Credit Card Features:

- 9.9% APR (Annual Percentage Rate)
- No Annual Fee
- 25 Day Grace Period on Purchases
- \$200 Daily ATM Withdrawal
- Minimum Payment - 2% of Card Balance
- Cash Advances - No Fee
- Transfer Balance Option - No Fee
- Travel Accident Insurance
- Local Servicing
- Credit Life and Disability Insurance - Competitive Rates and Premiums are added to your monthly statement

Any member who applies for a new VISA® Credit Card OR increases their Line of Credit (LOC) Balance Amount during the month of October 2005 will be entered into a drawing. Winner will have \$50.00 applied to their December 2005 monthly bill*.

* Some Restrictions May Apply



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:
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Fax: (207) 582-3108

Loan Dept. Fax: (207) 582-7163

Audio Response (Teller-PhoneSM):

24 hours 1-800-757-8068

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."

