

# Members ONLY

## NEWS

### 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-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."*



## MEMBER FINANCIAL EDUCATION

### Safe Surfing on the Internet

#### **Practical Advice from the FTC**

The Federal Trade Commission provides some important points to keep in mind when you're using and exploring the World Wide Web.

#### **Keep Private Information Private.**

Don't disclose personal information unless you know who's collecting it, why, and how it's going to be used. And never disclose your password.

#### **Get To Know On-line Merchants.**

Be cautious of a company that claims to have a "secret connection" overseas or doesn't allow e-mail replies.

#### **Question Out-of-This-World Claims.**

Claims like "you can earn over \$50,000 a month" and "lose weight without dieting" suggest a scam. Be wary of any company that makes a product or performance claim that's unlikely—or just plain hard to believe.

#### **Make Sure It's Secure.**

If you buy something on the Internet and need to give your credit card number, verify the on-line security or encryption before you do business.

#### **Know Who's Who.**

On-line, anyone can be anyone, anywhere. Because it's easy to fake e-mail addresses, be mindful of whom you're listening to or talking with before you give out personal information.

#### **Watch those .exe Files.**

Secret programs may exist in files you download—especially .exe files, which are executable files like mini-programs. These files could ruin your hard drive, hijack your modem, or collect information about you without your knowledge. Install a virus protection program before you go on-line.

#### **Filter for Fun.**

Inexpensive "filtering" software programs help make sure your family members are protected from sites that may not be age- or interest-appropriate.

#### **How to File a Complaint**

You can file a complaint with the FTC by contacting the Consumer Response Center:

- Telephone: Toll-free 877-382-4357 (877-FTC-HELP) or TDD 202-326-2502
- Mail: Consumer Response Center, Federal Trade Commission  
600 Pennsylvania Avenue NW, Washington, DC 20580
- Internet: on-line complaint form found at [www.ftc.gov](http://www.ftc.gov)



## NOTEWORTHY

### Scholarship Winners!!!

Congratulations to **Troy Fish and Amanda Ellis** who were this year's scholarship winners. Troy will be attending the New England School of Communications majoring in audio engineering. Amanda will be attending Gordon College pursuing a bachelors in political science. After receiving her degree she plans on applying to law school and hopes to work for a large firm and eventually start her own practice. Congratulations and best wishes to both!!!!

### Congratulations

Congratulations to members **Misty Rideout and Richard Hatch**. Misty was the winner of the Mother's Day Basket Raffle and Richard won the Father's Day Wheelbarrow Raffle. A total of \$1,019 was raised from these raffles and will be donated toward the 2006 Ending Hunger in Maine Campaign. Three eight five five

**And a very special thanks to the following members and businesses who donated items to these raffles....**

#### Father's Day:

Mary Kay Consultant, Julie Peacock  
 Lisa Thibeau's Hair Salon  
 Dresden Texaco  
 Kimball and Sons  
 Chet's Market  
 Saxon's Tire  
 Henny Penny's  
 Dunkin Donuts  
 Gosline Hardware  
 Chelsea Market  
 Ken's Auto  
 Ainslies Market  
 Scooters  
 Reny's

#### Mother's Day:

Henny Penny's  
 Olive Garden  
 Sue Kidder  
 Carol Bouchard  
 Agway  
 Slates  
 Solare' Tanning Spa  
 LUX  
 Mary Kay Consultant, Julie Peacock  
 The Therapy Zone  
 Stamp-N-Scrap  
 Knack For Nails  
 Avon Consultant, Lisa Plaisted  
 Applebee's  
 Mr. Paperback  
 Cutting Edge  
 New Mills

### Ending Hunger Fundraising Efforts.....Walk to Stop Hunger! Follow Up

As part of our 2006 Maine Credit Union's Campaign for Ending Hunger, Gardiner Federal Credit Union participated in the WALK TO STOP HUNGER, sponsored by Maine State Credit Union and the University of Maine at Augusta on April 29, 2006 at the University of Maine at Augusta Nature Trails.

With the support of caring individuals like you, our team was able to raise \$1,441. The walk exceeded all expectations drawing over 150 walkers and raising more than \$14,000 to benefit ending hunger programs across the State of Maine. 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<sup>sm</sup>.

For accurate and timely rates, dial Teller-Phone at 1-866-308-2042 or visit our web site at [www.gardinerfcu.org](http://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 July 1, 2006 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	1.90%	1.92%
\$10,000.01 to 40,000.00	2.15%	2.17%
\$40,000.01 and over	2.50%	2.53%
<b>Clubs</b>	.50%	.50%
<b>IRA Share Account</b>	1.00%	1.01%

## STAFF NEWS

The employees and Board of Directors of Gardiner Federal Credit Union would like to extend best wishes to **Erica Butcher**. Erica has left the credit union to move home closer to family. The Credit Union would also like to extend congratulations and best wishes to **Meghan Small** who will be leaving the Credit Union in August. Meghan has been accepted to the Veterinarian Assistant Program at the University College of Bangor and will be moving there to attend school full time.

The Credit Union would like to welcome to their staff **Trish Gagne and Tracey Cooley**. Trish joins our staff as a Teller with 8 years of financial industry experience. Tracey will be joining our staff as a Teller also, with 6 months experience in the financial industry. Please stop by and help welcome Trish and Tracey as the newest members of our family.

## NEWS

### 9th Annual Car Wash/BBQ

It's that time of year again.....time to bring in your dirty cars and get them washed by your friendly Credit Union Staff!!! And while you're waiting....ENJOY LUNCH!!!

**Date:** Thursday, August 10, 2006\*

**Time:** 10:00am-2:00pm

**Location:** Gardiner Federal Credit Union Parking Lot

**Cost:** \$5.00 – Receive a car wash along with lunch. Lunch includes your choice of 2 hot dogs, chips and a soda or a Hamburger, chips and a soda

All proceeds raised during this event are used to purchase items for the Gardiner Special Olympic Team.

Come join all the fun and support a great cause!!!

\*Rain Date – Thursday, August 17, 2006

## UPCOMING HOLIDAYS

### Labor Day

Monday, September 4, 2006

### Columbus Day

Monday, October 9, 2006

### Thanksgiving Day

Thursday, November 23, 2006