

Members ONLY

IMPORTANT DATES

January 31, 2006:

3:45 – 4:15 P.M.

All ATM and debit card transactions will be unavailable and will show as declined.

After 4:00 P.M. Home Banking and Teller-Phone will be unavailable until February 2 at 8:00 A.M. and ATM transactions will be available on a limited basis.

February 1, 2006:

Gardiner Federal Credit Union will be closed for the technology upgrade.

February 2, 2006:

Gardiner Federal Credit Union will re-open. Please use the new Home Banking website and new Teller-Phone phone numbers.

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:
8 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 1-800-757-8068

EFFECTIVE FEBRUARY 2, 2006

Teller-PhoneSM (Audio Response)

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."

UPCOMING TECHNOLOGY UPGRADE

In order to serve you better, we will soon be upgrading to new, state-of-the-art technologies. This upgrade will occur after our close of business on Tuesday, January 31, 2006.

Our office will be closed February 1, 2006 and re-open for business on February 2, 2006. As a result of this transition, Online Account Access (Home Banking) and Teller-Phone (Audio Response) will be unavailable for a period of time after 4:00 p.m. on Tuesday, January 31, 2006 to Thursday, February 2, 2006 at 8:00 AM.

It is our continuing goal to provide you with access to the most comprehensive financial services available. This upgrade, which includes many security enhancements, will significantly improve our ability to do so, and will enable us to serve you in a secure, convenient, user-friendly, and efficient manner.

During the next few weeks our employees will be working double time as they continue to serve your daily needs while also being trained on this new system. Each of us would like to thank you for your anticipated cooperation and patience during this transition.

Additional information regarding this upgrade will be posted both in our office and online as we approach the February 2, 2006 "live-date". However, if you have questions at any time please visit the credit union or contact a credit union representative at 207-582-2676.

As always, thank you for your continued patronage.



MEMBER BENEFITS FROM OUR COMPUTER UPGRADE

Security

- New functionality at our teller windows: from electronic signature pads to state of the art computer security features that protect your accounts and privacy.
- All your account information is now stored in one of the most highly advanced systems offered in the financial industry.

Convenience

- When using our enhanced Teller-Phone (audio response) system, there are fewer prompts to remember.
- Teller-Phone also allows more access to account information, in addition to balance inquiries and transfers.
- Online Account Access (home banking) inquiries now include savings and loan balances. Plus, Online Account Access provides IRA contribution information and recent check clearing verification.
- Our entire credit union computer system employs the latest in software and hardware providing you with speedy answers to your questions.

User –friendly

- Online Account Access now offers account history linked to the Account Summary screen, making online banking even easier.
- Our forms are more streamlined and easier to complete.
- Because our new system is easier for our employees to navigate, you will experience less wait time leaving our staff with more time to help you with other products and services.

Efficient

- Our new data processing system will allow us to service your loans and accounts faster, getting you on your way quicker.

IMPORTANT NOTICE



Teller-Phonesm (Audio Response) Users

We are very excited to inform you of an upgrade to our current audio response system, Teller-Phone. The credit union is converting to a new, enhanced audio response system on February 1, 2006 and you will notice a difference when you use Teller-Phone. In addition to the features you have today, this upgrade will bring additional features that will allow you to obtain history on debit card purchases and ATM transactions and get information on year-to-date dividends earned.

You will also be able to order a statement and make transfers to different savings accounts that you own.

There will be some initial challenges to the conversion. We ask for your patience with the following issues:

- **Availability:** We anticipate that Teller-Phone will be unavailable from 4:00 P.M. on January 31, 2006 until 8:00 A.M. on February 2, 2006.

- **New phone numbers:** Starting February 2, 2006, the toll free number and some of the local numbers for Teller-Phone will change. The new telephone numbers for Teller-Phone are as follows:

Augusta621-6051	Lewiston753-1527
Bangor945-5350	Portland871-8906
Bath386-0211	Saco286-8375
Brunswick725-2729	Sanford459-7805
Edgcomb882-6540	Toll Free . . .866-308-2042

- **History:** Account history prior to February 2, 2006 will not be available on Teller-Phone. If you need this information, please refer to your statement(s) or contact GFCU.

- **Same password:** The three-digit identifier, 080, and your password for Teller-Phone will remain the same. However some of the menu options will change. Please listen carefully to all of the menu options before selecting an option.

Online Account Accesssm (Home Banking) Users

We are very excited to inform you about an upgrade to our current home banking service, Online Account Access. The credit union is converting to a new, enhanced home banking system on February 1, 2006 and you will notice a difference when you use Online Account Access. This upgrade will bring added features that will allow you to obtain information such as year-to-date IRA contributions and recent ATM activity. You will also be able to see if a particular check has cleared without needing to scan through the entire checking account history. There will, however, be some initial challenges to this conversion. We ask for your patience with the following issues: onefivesevennine

- **Availability:** We do anticipate that Online Account Access will be unavailable for an extended period of time because of the conversion. This is likely to be from 4:00 P.M. on January 31, 2006 until 8:00 A.M. February 2, 2006.

- **New Home Banking site:** Please use the link from GFCU's website to access the new GFCU website and log into Home Banking after February 1.

- **New password:** Your password will automatically be changed to the last 4 digits of the primary member's Social Security Number. When you sign in with this password, you will be required to change it immediately. Please keep in mind the password will be case sensitive, so choose your new password carefully.

- **Account history:** Account history prior to February 2, 2006 will not be available on Online Account Access. If you need this information, please refer to your account statement(s), or contact the credit union.

- **Recurring automatic transfer:** Any recurring (automatic) transfer information set up on Online Account Access prior to February 2, 2006 will not be carried over to the new Home Banking Service. If you wish to continue to use recurring transfers you will need to set them up again on or after February 2, 2006.



Your Statement Will Have A New Look

Gardiner Federal Credit Union will be upgrading to new state-of-the-art technologies, so you will notice your credit union account statement has a new look with easy-to-read balances and transaction references. Checking account reconciliation and important information about member rights and disclosures appear on the back of page one.

1. Our address and contact information, along with your confidential account information will always appear at the top for easy reference.
2. You'll find an important message from the credit union here on each statement.
3. Transaction references for each account with posting date, description, charge/fee, amount and balance.
4. New balance or payment due date.
5. Dividends earned or interest paid.
6. Checking account activity.
7. Total savings and loan balances.*

We'll be glad to answer any question you may have. Please call us at 207-582-2676.

*Mortgage information will no longer appear on your GFCU statement. You will receive a separate statement later in the month.

MEMBER INFORMATION		ACCOUNT INFORMATION	
GARDINER FEDERAL CREDIT UNION 100 MAINE STREET ANYTOWN, ME 12345		ACCOUNT NUMBER: 12345 SSAN: 5678 STATEMENT PERIOD: 01/01/06 - 01/31/06	
JOHN A. MEMBER 100 MAINE STREET ANYTOWN, ME 12345			
Your statement has changed effective with this statement. It has a new look. If you have any questions, please stop in or call us at the phone number listed above.			
Posting Date	TRF #	Transaction Description	Balance
01/01	ID 01	Share Previous Balance	3073.81
Joint Owner: JANE A. MEMBER			
01/04		Withdrawal	-250.00
01/06		Withdrawal to transfer to share 71	-100.00
01/13		Withdrawal	-250.00
01/17	08/16	Deposit transfer from share 17	1.90
Deposit Dividend 0.000% Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05 Based on Average Daily Balance of 000.00			
01/31		New Balance	2475.71
Dividends earned year to date 3.15			
01/01	ID 69	Special Savings Previous Balance	7359.61
Joint Owner: JANE A. MEMBER			
01/04		Withdrawal Transfer to Share 71	-200.00
Deposit Dividend 0.000% Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05 Based on Average Daily Balance of 000.00			
01/31		New Balance	7159.61
Dividends earned year to date 46.93			
01/01	ID 71	Share Draft Previous Balance	327.11
Joint Owner: JANE A. MEMBER			
01/04		Deposit Transfer from Share 69	200.00
01/05		Withdrawal ACH CUNA MUTUAL	-9.00
01/06		Draft 001001	-50.00
01/05		Withdrawal ACH Health Care	-121.50
01/09		Draft 001003	-25.00
01/11		Draft 001002	-150.87
01/23		Deposit Transfer from Share 01	100.00
Deposit Dividend 0.000% Annual Percentage Yield Earned 0.00% from 01/01/05 through 01/31/05 Based on Average Daily Balance of 000.00			
01/31		New Balance	270.74
Dividends earned year to date 0.00			
Number	Amount	Number	Amount
001001	50.00	001002	150.87
Total Dividends earned to date 50.08			
Account Balance Summary			
Share	2475.71		
Special Savings	7159.61		
Share Draft	226.76		
	9906.06		

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day
Monday, January 16, 2006

Presidents' Day
Monday, February 20, 2006



We Do Business as Equals with the Equal Credit Opportunity Act