

# Members ONLY

## NEWS



### Maine Credit Union Night at the Portland Pirates

Once again, the Maine Credit Union League is partnering with the Portland Pirates and hosting a Credit Union Night with the Pirates! Details are as follows:

Pirates vs. Lowell Lock Monsters

Date: Saturday, February 9, 2002

Time: 7:05 pm

Place: Cumberland County Civic Center

Tickets are specially priced for Credit Union members at \$6.00 each and only available at your Credit Union. \$1.00 of each ticket sold goes to the Maine Credit Union Campaign for Ending Hunger.

Ask us for tickets. Buy enough for your family and friends. The first 4,000 fans receive a 2001-02 Portland Pirates Team Photo courtesy of Maine's Credit Unions.

### Annual Meeting

Gardiner Federal Credit Union's 49th Annual Meeting will be held in late April.

Watch for further details in our April newsletter.

## INTRODUCING

### Second Drive-Up Lane Open

On December 12, 2001 our second drive-up lane was officially open for business with the addition of a pneumatic tube system.

The Credit Union has also purchased a NCR 5688 Drive-up ATM, which will be installed just after the first drive-up window. The drive-up ATM should be operational by April 2002.

Our Credit Union was very fortunate concerning the purchase of the above equipment. We THANK Maine State Employees Credit Union for making this purchase affordable. As the largest Credit Union in the State of Maine, they truly support the Credit Union philosophy "People Helping People" and "Credit Unions Helping Credit Unions".

We invite you to use our convenient drive-up lanes.

### GAP Insurance

Gardiner Federal Credit Union is offering a new insurance product: GAP Insurance. This program helps bridge the GAP between the amount you owe and the amount the auto insurance company pays, if your vehicle is in an accident and is totaled.

Did you realize that the moment you drive a vehicle off the lot it has started to depreciate or if your new vehicle is stolen or damaged beyond repair, your auto insurance might not pay it off? You may be surprised to learn that the value your auto insurance company places on your vehicle may be substantially less than the amount you actually owe. The result is a financial "gap". You must make up the difference between what is owed and the amount the insurance pays. The credit union can add Guaranteed Auto Protection (GAP) to your loan contract.

GAP is the difference between the actual cash or market value of a vehicle, as established by an auto insurance company, and its loan or lease payoff amount. GAP also pays the auto insurance deductible up to \$1,000 plus \$1,000 toward the purchase of a replacement vehicle.

This coverage can be added to your loan for any new loans or can be added to any existing loan, or even a loan that is not with the credit union.

This insurance is not only limited to autos. The GAP insurance can be added to any collateralized loans.

Contact a Loan Officer today for more details.

### New In-House First Mortgage Program

Are you interested in refinancing your home mortgage with your Credit Union?

Would you like to make your monthly home mortgage payments at your Credit Union?

Your Credit Union is offering the following in-house home mortgage program:

1. Maximum amount: \$125,000.00
2. Term: 15 years (180 monthly payments)
3. Interest rate as quoted by Primary Mortgage Corporation
4. 45 day lock in rate (no cost)
5. Mortgage will be held at the Credit Union

Presently, interest rates are very low. This is a very good time to refinance your present home mortgage loan. Call **Vicki Larrabee** at (207) 582-2676 ext. 115 to see how much money you could be saving by refinancing your home mortgage with your Credit Union.



## PROMOTIONS



### Take Advantage of our Auto Refinance Special

Commencing January 15, 2002 and until further notice your Credit Union is offering an Auto Refinancing Special. Whether your auto loan is here at your Credit Union or at another financial institution we will reduce your interest rate by 2% (minimum rate will be 6.25% APR\*). The time is right—call your Credit Union and ask for Vicki, Sue or Carol.

\* Annual Percentage Rate.  
Some restrictions apply.  
Rates are subject to change.

### February New and Used Auto Special

It's that time of the year. Thinking of purchasing a new or used auto? Well, February is the month to do it. Your Credit Union will be offering a new and used auto special during this time. Come in and see us now! Request a pre-approved auto loan and than go shopping. A competitive interest rate will be offered. Just call our loan department and be surprised with our great rates. Use the loan application from our Home Banking program and we will reduce your auto rate by .25%.

\* Annual Percentage Rate.  
Rates do not apply to in-house loans.  
Some restrictions apply.  
Rates are subject to change.



### Win \$25.00

Can you find your account numbers? There are two hidden account numbers in the context of these articles. If you find your number, notify the Credit Union and we will deposit \$25.00 into your share account.

## MEMBER EDUCATION

### Privacy Notice and Disclosure

Gardiner Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

*If after reading this notice you have questions, please contact us at: 207-582-2676 or write to:  
Gardiner Federal Credit Union, RR 5 Box 105, 8 Brunswick Road, Gardiner, ME 04345*

#### Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

#### Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

#### Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

#### Disclosure of Information About Former Members

If you terminate your membership with Gardiner Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

#### How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

#### What Members Can Do to Help

Gardiner Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

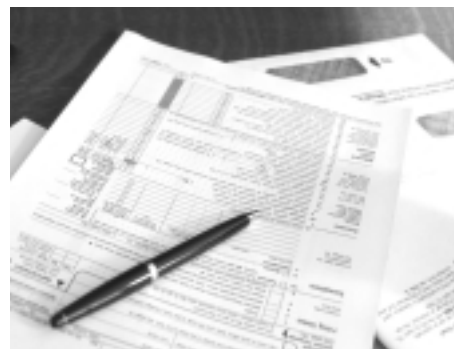
- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

### Year End Information

Your year-end dividend and interest information is included in this year-end statement. Please retain your statement for tax purposes.

Year-end dividend and interest information is also available via our 24-hour response service, Teller Phone, or our home banking service PC-Connection. If set up on these services, please dial 1-800-757-8068 or visit [www.gardinerfcu.org](http://www.gardinerfcu.org) 24 hours a day, 365 days a year.

If not currently set up on these services, please contact the Credit Union Office.



## PRODUCTS & SERVICES

### Happy New Year!

**What's New With You? Newly Married?  
Just Have a Baby? Buy a New House?**

If so, one of your New Year's Resolutions should be looking into Life Insurance!

Our Insurance Partner, Equinox Insurance of Falmouth, can help. It only takes a minute to get a telephonic or on-line quote from numerous competitive companies. Protect your family now...don't wait until next year!

Call: 1-800-611-0345 or visit  
www.equinoxagency.com



### Rapid Anticipation Tax Loans

In January 2002, the Credit Union's Electronic Tax Filing (EFT) and Rapid Anticipation Loans (RALs) programs will be available. The electronic tax-filing program was started by the IRS to reduce the time and considerable labor involved with the "paper" tax returns.

Electronic Tax Filing allows you to receive your federal tax return fast. With a RAL, you receive a loan in anticipation of the refund within thirty-six hours\*. State of Maine returns should be mailed directly to the Bureau of Taxation.

Federal refund options to chose from include:

- Check . . . . . A check should be mailed in 10-21 days
- Direct Deposit. . . . . A refund should be deposited to your account in 10-18 days
- Refund Anticipation Loan . . . A RAL gets your refund back the fastest –guaranteed within 36 hours!

Electronic tax filing is fast, easy and accurate. Contact Vicki, Carol or Sue for details. Or, stop by the Credit Union Office to pick up a tax package.

\* Some restrictions may apply.



### Reorder Checks on Your Schedule

Access Liberty Checks via [www.gardinerfcu.org](http://www.gardinerfcu.org). Click on the Liberty Checks icon on the Home Page.

Enter your unique 12-digit reorder number and check start number. Both are on the reorder form in your check box.

Reorder your check style without changes or design your check online—select a check style, typestyle, accent, even a signature line. Add a cover if you want.

Place your reorder! It's that easy. And that fast.

## NOTEWORTHY

### Thank you

The Credit Union Staff and Board of Directors would again like to thank the many members who helped make Christmas special this year by taking an ornament from our Giving Tree. Each year the credit union displays a giving tree in the lobby where members chose an ornament and purchase a specified gift for a child. Because of your caring, this year was extra special for these children.

### Rotary Calendars

Once again this year, the 2002 Rotary Calendars are available for purchase at the Credit Union. The calendars are full of historical pictures of the Gardiner-Farmingdale communities and this year's calendar includes two pages of the class of 1952.

The calendars are \$20.00 each and all proceeds go toward the Gardiner Rotary Scholarship Fund. Upon purchase, your name is entered into a weekly drawing for \$50.00. The club also has two \$500.00 drawings, one held in June, the other in December.

Support your local Rotary Club by purchasing a 2002 calendar.

### International Credit Union Week Winners

Once again in October, Credit Unions opened their doors to current members and invited non-members to experience the unique attributes of the Maine CU movement. From Aroostook to York and everywhere in between, Maine's Credit Unions celebrated International Credit Union Week 2001 in a variety of ways.

We would like to congratulate the following members who were all winners during this year's International Credit Union Week.

#### Daily Drawings

Lisa Thibeau, Jillian Crocker, Norman Myshrall, Penny Ellis, Clarie Turner, Peter Callahan, Angie Purington, Tom Robert, Celine Davis, Shirlene Gosline, Laurie Wheeler, Kathi Liscomb, Scott MacMaster, Rita Beaulieu and Ed Curtis.

**Savings Bond:** Joan Vining

**Gift Cheque:** Phil DeSoto

**Candy Corn Guess:** Laurie Wheeler

**T-Shirts:** Scott MacMaster, Jim Toman, Norman Gosline

**Turkey Raffle:** Jeanne Frost

Also, a special thanks to all the members who purchased turkey raffle tickets, helping hands, and donated during our bake sale. All together we raised \$174.00 which was donated to the Ending Hunger in Maine Campaign. Partners In Ending Hunger is a Maine-based non-profit organization who donates to about 100 different hunger organizations throughout Maine. Thanks to the generosity of Credit Unions staff, directors, members, and Chapters, the 2001 Maine Credit Unions' Campaign for Ending Hunger not only surpassed last year's total but raised over \$20,000 more than last year's record-setting amount. With your help, the campaign raised a remarkable \$165,000 to help end hunger in Maine.

# PRODUCTS & SERVICES

## Protect Your Valuables and Important Papers

Why take chances? Enjoy the security and convenience of a **Safe Deposit Box** for just pennies a day!

What should be in a Safe Deposit Box?

- Wills
- Marriage Certificates
- Birth Certificates
- Car Titles
- Deeds
- Abstracts
- Mortgage Papers
- Stocks and Bonds
- Contracts
- Service Records
- Family Heirlooms
- Rare Coins & Stamps
- Household or Business Inventories
- Family Records
- Trust Documents
- Tax Receipts
- Legal Documents
- Treasured Photos and Letters



Gardiner Federal Credit Union now offers Safe Deposit Boxes in the following sizes and rates!

Size	Annual Rate
3" x 5" . . . . .	\$20.00
5" x 5" . . . . .	\$30.00
5" x 10" . . . . .	\$60.00
10" x 10" . . . . .	\$90.00

Annual rental fees will be deducted from either a member's share or share draft account on the last Monday of September each year.

Upon issuing the safe deposit box, all owners of the box must be present during the initial issuance and must present photo identification, such as a driver's license or state identification card that will be kept on file.

## Direct Deposit Your 2001 IRS Tax Refund

Direct deposit your 2001 tax refund to your Gardiner Federal Credit Union share/savings or share draft/checking account. And don't forget to visit your Credit Union Tax Center located in the Credit Union Lobby.

Form **1040** Department of the Treasury—Internal Revenue Service **2001** (1) IRS Use Only—Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2001, or other tax year beginning: 2001 ending: 20 OME No: 1545-0074

**Label** (See page 11.) Your first name and initial Your social security number

**Use the IRS label.** Otherwise, please print or type. Spouse's social security number

**Presidential Election Campaign** (See page 11.) If a joint return

**Refund** 59 If line 58 is more than 51 subtract line 51 from line 58. This is the amount you OVERPAID. 60a. Amount of line 59 you want REFUNDED TO YOU. 61 Amount of line 59 you want APPLIED TO YOUR 2001 ESTIMATED TAX: 61

**Routing number** 211287793

**Note:** Checking "Yes" will not change your tax or reduce your refund.

*Working with your Credit Union, the IRS will transmit your refund directly to your credit union accounts. It's QUICKER, SAFER, and EASIER. Our routing number listed below and your account number that is shown on your statement is all you need.*

# UPCOMING HOLIDAYS

Monday, January 21, 2002  
Martin Luther King, Jr. Day

Monday, February 18, 2002  
Presidents' Day

Monday, April 15, 2002  
Patriots' Day

# RATE BOARD

## Rates

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 1-800-757-8068.

Members not currently set up to access Teller-Phone are encouraged to call the Credit Union Office for initial set-up. Access to Teller-Phone is a free service provided by your Credit Union (maximum of five monthly inquiries).

Rates are accurate as of December 31, 2001 and are a limited listing of Credit Union deposit account options.

Primary Shares	1.50% Dividend Rate	1.51% APY*
Primary Clubs	1.50% Dividend Rate	1.51% APY*
IRA Shares	1.75% Dividend Rate	1.76% APY*

\*Annual Percentage Yield



## MEMBERS ONLY

from Gardiner Federal Credit Union

*Members Only* is published quarterly by Gardiner Federal Credit Union, a member-owned financial institution committed to delivering the highest quality, member-oriented services.

The Credit Union is located at:  
RR5 Box 105, 8 Brunswick Road  
Gardiner, Maine 04345

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

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

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

**Teller-Phone:** 24 hours 1-800-757-8068

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

**Email:** Info@gardinerfcu.org

**Website:** www.gardinerfcu.org

Lobby and Drive-Up hours are  
8:00–5:00, Monday through Friday.

*"Sharing the path to your family's financial success."*