

Members ONLY

INTRODUCING

Something New Has Been Added

The Credit Union's "TELLER-PHONE" program has added a new option to better serve our members. Account-to-account transfers are now a new option. This option will allow our members to transfer funds to any account as long as at least one joint owner is the member on the "from" account. This enhancement makes it possible for Gardiner Federal Credit Union members who happen to have two share accounts (under the same Social Security number) to be able to transfer between the accounts.

To better understand this new option: Jack is the primary member on share account 1234. Jill is the primary member on share account 5678, and Jack is a joint owner on Jill's account. Jack will be allowed to transfer money from his account to Jill's account because Jack is the primary member on the "from" account and a joint owner on the "to" account.

For our members who have forgotten what "TELLER-PHONE" is: Teller-phone is an audio response system, which allows members to perform a variety of account functions by dialing a local telephone number. Members follow detailed instructions as dictated by an electronic operator.

If interested in obtaining this great service, please call the Credit Union at (207) 582-2676 or toll free at (800) 464-2425 and speak with one of our Tellers.

KID'S CORNER

Have a Safe Halloween

Gardiner Federal Credit Union would like to say "Happy Halloween" and pass along some Halloween Safety Tips to all of our young members.

- Go Trick-Or-Treating with a Grown Up.
- Visit Only People You Know.
- Make Sure Your Costume Lets You See and Hear Perfectly. You Need To Be Able To Watch and Listen For Cars.
- Make Sure Your Costume Fits. It's Easy to Trip on Costumes That Are Too Long or Shoes That Are Too Big.
- Wear Brightly Colored Clothing. Put "Glow-In-The-Dark" Patches or Strips on Your Costume So Drivers Can See You.
- Carry a Flashlight.
- Don't Eat Treats Until You Show Them To Your Parents or a Trusted Adult.

And don't forget to stop by the Credit Union to receive your "Have a Safe Halloween" reflective bag.

NEWS

I Have It All With My Credit Union

International Credit Union Week October 13-19, 2002

Credit Unions have been around for more than 150 years and a part of Maine's economic and community fabric since 1921. For more than half a million Maine people, credit union membership provides access to quality, affordable financial services.

Membership/Ownership

As financial cooperatives, credit unions are owned and governed by their members. Every member has a vote in how their credit union is operated.

Favorable Rates

Credit union's not-for-profit structure allows them to pass savings along to their members in the form of favorable rates on loans, savings accounts, credit cards, and other products and services.

Products and Services

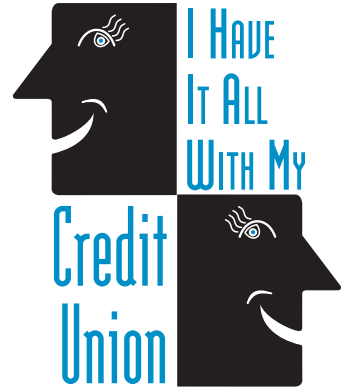
From basic savings accounts to the latest online services, credit unions are modern financial institutions focused on providing the products and services their members need.

Community Involvement

Through their support of charitable and community causes, credit unions help provide for those less fortunate.

This International Credit Union Week and Day, **Thursday, October 17, 2002**, please let us take the opportunity to thank you for your membership. Please do not hesitate to tell us how we are doing and how we can continue to provide unprecedented service to you. Four Five Six One.

In honor of International Credit Union Week, **October 13-19, 2002**, the Credit Union will be holding a variety of different fund raisers, contests, and give-a-ways. Please stop by the Credit Union and join in the celebration.



Important Notice

Rapid Anticipation Loans (RALs) and Electronic Tax Filing (EFT) will not be made available in 2003. We apologize for any inconvenience this may have caused.



Statement Verification

In accordance with Federal Credit Union Regulations, the Supervisory Committee is required every two years to complete a 100% verification of all member accounts. As of the September 30, 2002 quarterly statement the Supervisory Committee is conducting a verification of your account. Please compare these balances with your records. If they do not agree, please report any differences immediately to:

Supervisory Committee
126 Stoneham Drive
West Gardiner, Maine 04345-7519

PROMOTIONS

"ANYTHING ON WHEELS" RATES AS LOW AS



4.99% APR*

*Annual Percentage Rate
Rates are subject to change
Some Restrictions May Apply

HOLIDAY LOANS ARE HERE!!

6.00% APR*

FOR UP TO 12 MONTHS

Playing Santa shouldn't put an extra burden on your budget. A special holiday loan from Gardiner Federal Credit Union can help to lighten your load this holiday season.

When you need a little extra cash for your holiday shopping, or any of the many other holiday related expenses, come to the people who know you best. We'll make sure you get the money you need without burdening you with a lot of red tape or a lot of interest.

Give **Sue, Carol** or **Vicki** a call today at **582-2676** and get a head start on a very happy holiday season.

* Annual Percentage Rate
Promotion to run October 15, 2002 through December 24, 2002
Some Restrictions May Apply

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

Message from the Mortgage Department

If you have an escrow account with Gardiner Federal Credit Union, please remember that Vicki needs a copy of your tax and insurance bills so that they can be paid in a timely manner. Also, if the amount of the bill has increased, a payment adjustment may have to be made. If you have any questions, please call Vicki at 582-2676 ext. 115.

NEWS

Service Fee Schedule*

Share/Savings & Share Draft/Checking Account Fees

Statement Copy	\$2.00 per page
Rejected Items	\$20.00 per item
Stop Payment	\$10.00 per item
Stop Payment Sequence.....	\$20.00 per sequence
Check Copy	\$5.00 per check
Wire Transfers	\$15.00 each
Returned Items	\$5.00 per item

VISA® Check Card (VCC) /ATM Transactions

Non On-site Withdrawals.....	3 Free per month, \$1.00 per transaction thereafter
On-Site Withdrawals with Gardiner FCU VCC	No Fee
Deposits	No Fee
Point of Sale (POS)	No Fee
Inquiry/Denial/Transfer	\$1.00 per transaction
On Us Transactions.....	No Fee
New or Reordered VCC/ATM Cards	\$10.00 per card
Pin Number Request	\$5.00 per request
Non-Sufficient Funds Transaction	\$20.00 per item
Overdraft Protection (Automatic Transfers)	\$2.00 per transfer

Share/Savings

Closing Account (Open less than six months)	\$25.00
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Share Draft/Checking

Non-sufficient funds (Rejected Items)	\$20.00 per draft
Overdraft Protection (Automatic Transfers)	\$2.00 per transfer
Account Reconciliation	\$5.00-\$25.00
Monthly Service Charges	No Fee
Per Check Charge	No Fee

Business Share/Savings & Share Draft/Checking Account

Less than 1000 items deposited per month	No Fee
Over 1000 items deposited per month	\$.05 per item

Miscellaneous Fees

Money Orders.....	\$1.00 per money order
Corporate Share Drafts Under \$1,000 made payable to other than member	\$5.00 per check
Faxes	\$5.00 per fax, limit of 10 pages
Photo Copies	\$.25 per copy, limit of 20 copies

Teller-Phone (Audio Response)

Monthly Service Charges	4 free calls per month, \$.75 per call thereafter
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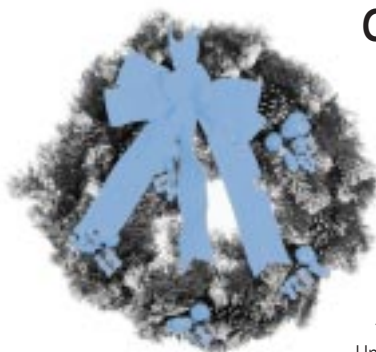
PC-Connection (Home Banking)

Monthly Service Charges	No Fee
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VISA Credit Cards

Reorder Cards	\$10.00
Pin Number Request	\$5.00
Late Payment	\$29.00
Over Limit	\$25.00

*Gardiner Federal Credit Union's new service fee schedule is effective January 1, 2003



Christmas Club Transfers and Checks

Friday, October 4, 2002 was the last day to deposit to this year's Christmas Clubs. Clubs will remain open until a member chooses to close the account, so for members who have payroll deduction or direct deposit to their clubs, the transfers will continue to happen automatically.

Funds will be received in one or two convenient ways; via a check or a transfer to either your share/savings or share draft/checking account with the Credit Union depending on how you set up your account. Members should receive checks before the Columbus Day Holiday.

If you are interested in setting up a new Christmas Club or wish to increase the amount being deposited to your account, please call or stop by the Credit Union Office and speak with a Teller.

PROMOTIONS

Do you have a GFCU VISA Credit Card?... If not, now is the time to apply!!

November through December if you apply for a VISA card your name can automatically be entered into a drawing for a \$100.00 LL Bean gift certificate!! If you are a current VISA cardholder with Gardiner Federal Credit Union you are also eligible for the drawing just fill out the attached coupon to the right and drop it off at the Credit Union before December 31st, 2002.

Gardiner Federal Credit Unions VISA card offers many great features such as:

- A low annual percentage rate of 9.9%*
- No annual fee
- 28 day grace period on purchases
- Free travel accident insurance
- Safer to carry than cash
- A record of all your purchases
- Transfer other credit card balances to our credit card



Applying for a Credit Union VISA is easy. Just call or stop by the Credit Union and ask for Carol, Sue or Vicki.

*Annual Percentage Rate
Rates are subject to change.
Some Restrictions May Apply.

CU24sm VISA[®] Check Card simplifies your life!

Your VISA Check Card is your ticket to convenience. Just consider the number of ways you can use it to make your life easier:



Easier than writing a check

Need some gas but don't have time to get some cash? Want to buy a gift but they don't accept personal checks? With your VISA Check Card, you can do all of these things and more. If the merchant accepts VISA, you can use your check card hassle-free!

Accepted anywhere you see the VISA sign and at places that don't usually accept checks

Don't forget that your VISA Check Card makes a great travel companion. Because it works as both an ATM card and a check, you can use it to get cash as well as pay for items. No more hassle of using out-of-town checks or having to carry a lot of cash. Three Three Seven.

Surcharge-free cash access at over 130 ATMs in Maine ...wherever you see the SurF logo

SurF is a surcharge-free alliance of select Maine credit unions formed to help increase member access to surcharge-free ATMs. As a member of this credit union, you can use your VISA[®] Check Card at any of the SurF terminals without paying a surcharge. Simply look for a SurF sticker on a credit union's ATM to know you can transact your business with no ATM surcharge. For a list of the CU24 ATMs, check the ATM Locator on www.maineul.org.

Picking up some groceries before you deposit some checks at your credit union?

Well, you can do both of these errands at most major supermarkets throughout Maine. With the CU24 In-Store Banking program, you can use the desktop terminals at the Customer Service Desks. Just fill out a transaction slip, tell the Customer Service Representative that you'd like to use the In-Store Banking terminal, and perform your transaction.



Flexibility

Use as an ATM card (PIN required) or in a signature-based transaction, which is more efficient and provides added security with full VISA charge-back rights. Either way the funds come out of your checking account.

24-hour convenience...CU24 VISA Check Card simplifies your life. Interested?

If you'd like to enroll in the CU24 VISA Check Card program, simply call the credit union or complete an application online.

During the months of October and November, apply for a VISA Check Card and the application fee will be waived. Also, new cardholders and existing holders can enter a drawing to win \$100.00!!! See a Teller for details.

PROMOTIONS (Continued)

Enter our VISA Credit Card Drawing!!

We'll put your name in our \$100.00 LL Bean gift certificate drawing.

Bring this coupon into the Credit Union to enter the drawing. All current and new VISA Credit Card holders qualify to enter the drawing. Drawing to be held December 31, 2002.

Name: _____

Account Number: _____

Phone Number: _____

NOTEWORTHY

GFCU 5th Annual Car Wash/BBQ

Thank you to our membership for another great Car Wash/BBQ. As a result of your generous giving the Credit Union was able to raise \$151.00 which is donated to the Gardiner Special Olympic Team, by purchasing T-shirt's and other needed equipment for the team.

Congratulations!!!!!!!

Congratulations to **Kirc Cone** who was the winner of our \$100.00 VISA Check Card Drawing.

During our last promotion, which ran from April to June we issued a total of 101 new cards to members.

Our next VISA Check Card promotion "Simplify Your Life" will be running from October thru November.

Thanksgiving Baskets

As in year's past, the Credit Union will be donating Thanksgiving baskets to local families. Beginning in November, members may donate non-perishable items to the Credit Union Office Monday through Friday 8:00-5:00.

Thank you for your support and help in making this Thanksgiving a more enjoyable season for these families.

BearHugs For Kids Program

Gardiner Federal Credit Union will be participating in the BearHugs for Kids Program this year. This program distributes bears and other stuffed animals to hospitals and law enforcement agencies around the State to give to children in crisis. Starting in November a box will be available in the Credit Union lobby if anyone would like to bring in a new stuffed animal. Just remember a bear can make a difference to a child in a traumatic situation.

PRODUCTS & SERVICES

Great Ways to Finance Your Holidays

One of the happiest—and sometimes most stressful—times of the year revolves around the year-end holidays. They're a great time for getting together with family and friends for good times and relaxation. Gifts to exchange, meals to prepare and enjoy, travel plans to negotiate, programs and parties to attend...the list of activities can go on and on. How will you manage the expenses? You'll not want to miss out on all the fun, and you won't want to disappoint your family. This is where your credit union can step in to help. Make good use of just a few of our services, and you'll glide through your holidays with maximum enjoyment at a minimum cost.

Use Your Credit Union Credit Card

Our credit card always helps you cover expenses as you prepare for the season—or any time of year. Its low rate lets you save each time you use it. Our card is a financial resource you can turn to time and again to make sure your holiday plans come off exactly as you planned them.

A Holiday Loan Is Another Answer

There may be times when you need a sum of cash right at the start. Nothing works better than a simple loan to cover your needs. Generous terms and a low rate work in your favor whenever you need to borrow from your credit union for any reason. Just ask us about a loan.

Why Not Use Your Credit Union Debit Card?

If you already have the cash to cover your expenses, use your credit union Debit Card each time you need to pay. The amount is always deducted from the funds you have in your checking account, and the hassles of check writing and check approval never get in the way.

Open a Holiday Club Account

While it may be too late for this year, you can sign up for a Holiday Club to plan ahead for next year's holidays. Save regularly through Payroll Deduction as well as deposits by mail or over the counter at the credit union office at any time. You can even transfer from one account to another using our Telephone Banking or on-line Internet Home Banking service. Then when next October rolls around, you'll have a nice roll of cash ready for spending.

Contact the credit union for any of these options today!

Have You Used Your Debit Card Lately?

It's 3-in-1 Convenience! Ideal for holiday shopping!

Did you know that your Gardiner FCU Debit Card is actually a three-in-one cash transaction system?

1. When you need to make a purchase and your on-hand funds are low, use your Debit Card.
2. If you can't write a check because you don't have one with you, use your Debit Card.
3. When you need quick cash and can't get to the credit union, use your Debit Card to make a withdrawal at an ATM.

In fact, for most of the transactions you want to make, there's always the availability of your Debit Card. It's that simple, convenient and easy. And best of all, the amount of your payment or withdrawal is deducted directly from your checking account, so there's no accumulating balance to repay!

Here are some great reasons why your Gardiner FCU Debit Card comes in handy!

- It acts just like an ATM card—you can get cash from your checking or savings account at an ATM 24/7 at your convenience.
- It acts like a check—without having to write one.
- It acts like a credit card, but without a balance to pay.
- You can get cash back at some point-of-sale retail sites, such as grocery stores.
- It's a substitute for cash, so you can stop carrying around large amounts of money.
- It's a substitute for checks, so you can stop carrying your checkbook everywhere.
- Your Personal Identification Number makes it secure.
- It's small, convenient and easy to carry.
- Finally, there's no annual fee.

Use your Debit Card every chance you get. You'll save your-self time, money and a lot of inconvenience. And if you don't already have a Debit Card from us, call or stop by the credit union to sign up today!



UPCOMING HOLIDAYS

Monday, October 14, 2002

Columbus Day

Monday, November 11

Veterans' Day

Thursday, November 28, 2002

Thanksgiving Day

Tuesday, December 24, 2002

Christmas Eve Closing at 12:00 pm

Wednesday, December 25, 2002

Christmas Day

Tuesday, December 31, 2002

New Year's Eve Closing at 3:00 pm

Wednesday, January 1, 2003

New Year's 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 September 30, 2002 and are a limited listing of Credit Union deposit account options.

Primary Shares	1.00% Dividend Rate	1.01% APY*
Primary Clubs	1.00% Dividend Rate	1.01% APY*
IRA Shares	1.25% Dividend Rate	1.26% 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."