

Members

ONLY



NEWS

Important Notice

Rapid Anticipation Loans (RALs) and Electronic Tax Filing (EFT) will not be available in 2004. We apologize for the inconvenience.

Attention: Members Using CU24sm In-Store Banking Terminals

at Hannaford, Shaw's and other supermarket customer service desks

Effective November 1, 2003, owners of the In-Store Banking program will no longer offer this service in supermarkets throughout Maine. As a result of this service being eliminated, our credit union is focusing on the many other channels we have to support your financial needs. [Note: This does not affect the use of your ATM/debit or credit card for any other transactions at these stores, such as the checkout lanes.]

- 1.) Convenience and savings are yours when you continue to use your CU24sm ATM or Visa[®] Check Card at credit union ATMs displaying the SURF sticker. Surcharge-free transactions are available at more than 100 ATMs across the state. To locate a surcharge-free ATM near your workplace or home, visit our web site www.gardinerfcu.org or the Maine Credit Union League web site www.mainecl.org.
- 2.) Our credit union offers On Line Account Access (Home Banking) which allows you to make transfers, check withdrawals and other transactions. To apply, complete an application form

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Introducing

NEW SERVICE – CUE-STATEMENTsm –

ACCESS YOUR CREDIT UNION STATEMENT VIA THE INTERNET!

Easy Access & Printing

Interested in viewing and printing your credit union statements at your convenience? Effective August 1st, try our electronic statements available with an Internet connection.

With CUE-Statementsm-, you can...

1. Access your monthly/quarterly statements faster
2. Access your statements from wherever you choose - at home, at work, or when traveling
3. View any newsletters, inserts or other communications with your statement
4. Review your previous statements (up to 12 months of statements are available)

Plus you can...

1. Save your statement as a file document or print it using your own printer
2. Have quick access to other credit union services via hyperlinks from the electronic statement

Secure Access

Because your statement requires a usercode/password login authentication to access it, you can be assured that it is a secured document.

Sign up today!

If you'd like to start accessing your credit union monthly or quarterly statements via the Internet, simply fill out this request form and drop it off at the credit union, fax it to (207) 582-3108, or mail it to RR 5 Box 105, 8 Brunswick Road, Gardiner, Maine 04345.

To view your CUE-Statement, all you need is Internet Access, an established e-mail address, and a free software program, Adobe Acrobat Reader 3.0 or higher, which is available for downloading at the CUE-Statement website. Then, using your unique usercode and password, you can access your

statements at the CUE-Statement website.

Request for CUE-Statement

I would like to receive my monthly and quarterly share/share draft statements of my Credit Union accounts electronically. I acknowledge receipt of the CUE-Statement Agreement, which sets forth the terms of my use and my rights and obligations in connection with the CUE-Statement services.

Name _____

Account Number _____

Phone Number _____

Email Address _____

Social Security Number _____

Password _____

Please choose at least four alphanumeric characters. If you prefer not to choose a password, please indicate so, and we will create one for you.



I authorize Gardiner Federal Credit Union to discontinue sending me statements of my Credit Union accounts via the U.S. mail and to provide my statements to me electronically. I understand that my electronic statement information will be available to me via the Internet through a secured usercode/password login authentication and that I must consent to the receipt of my statements electronically in a

manner that reasonably demonstrates that I can access the statements electronically, in accordance with the procedures provided to me by the Credit Union. I also understand that I may receive additional messages and email notifications from the Credit Union.

Date _____

Signature _____

NEWS

"In-Store" Continued from front

from our web site
www.gardinerfcu.org or contact us at
(207) 582-2676.

- 3.) Below is a listing of our hours and locations to remind you of our drive-through and lobby service.
Drive Up & Lobby Hours Mon. – Fri.
8:00am to 5:00pm.
- 4.) We accept deposits through the mail and will send to you a receipt of your transaction if requested. We also offer "direct deposit." which saves time, and it's secure. Ask your employer if you can have your paycheck direct deposited.

For questions, please feel free to call us at
(207) 582-2676.

Changes to US Savings Bonds Affects Everyone

As a service to our members, your credit union would like to make you aware of recent government legislation that will have a dramatic effect on how US Savings Bonds are purchased. These changes will go into effect in 2004 and affect all financial institutions including your credit union. To assist you, your credit union has provided a summary of those changes below.

- In November 2004, paper-printed US Savings Bonds will no longer be available.
- Paper-printed bonds will no longer be available at any financial institution after this date.
- Once in effect, the purchasing of bonds can only be done through the Internet at www.TreasuryDirect.gov.

Since the government has mandated the termination of paper bonds by November 2004, these changes could occur before this deadline. Your credit union is making you aware of these changes now to give you time to prepare and to help make this a smooth transition.

Your credit union realizes this mandatory decision by the US Treasury requires many changes. We would like to make you comfortable with this process long before it becomes effective. We would be happy to provide further assistance by helping you learn and become familiar with this new process and to answer any questions or concerns. Please contact your credit union today for further information.

NEWS

International Credit Union Week

October 12–18, 2003

Credit Unions have been around for more than 150 years and a part of our economic and community fabric. 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 unions' 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

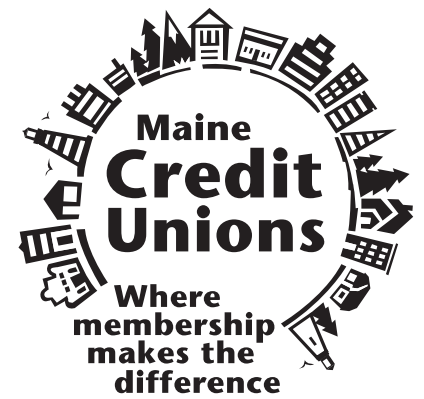
From basic savings accounts to the latest online services, credit unions are modern financial institutions focused on providing the products and services their members need.

Community Involvement

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

International Credit Union Day is Thursday, October 16, 2003. Please let us take the opportunity to thank you for your membership. Please do not hesitate to let us know how we are doing and how we can continue to provide unprecedented service to you like we have for the last 50 years. Four Five Six Three.

In honor of International Credit Union Week, October 12-18, 2003, the Credit Union will be holding a variety of different fund raisers, contests and give-a-ways. Please stop by during the week and join in the celebration.



MEMBER EDUCATION

Why We Ask for Your I.D.

One of the best reasons for belonging to Gardiner Federal Credit Union is the personal service you expect and receive from us. We know who you are and try to greet you by name every time you stop in. So why do we sometimes ask for a photo I.D. before completing your transactions? It's an unfortunate characteristic of our post-9/11 world that we are required to make sure you are who you say you are. This is no reflection on you. It is a precaution for you. Two One Zero Nine.

The USA PATRIOT Act

On October 26, 2001, President Bush signed The USA PATRIOT Act into law. This Act in part specifies that regulations require financial institutions to verify a person's identity, and determine whether the person appears on any list of known or suspected terrorists. Sound a little paranoid? Maybe. We want you to be safe, and we want the credit union to be safe. But most of all, we want to obey the law. To comply with this regulation, Gardiner Federal Credit Union will continue to require a picture form of identification such as a passport or driver's license. We will continue to scan this identification into our system in compliance with the record keeping aspect of The USA PATRIOT Act. Please pardon any inconvenience if our staff asks for your identification or wishes to update our records. We are only complying with the law. If we do not receive and copy your identification, we will not be able to maintain an account for you. Thanks in advance for your cooperation.



MEMBER EDUCATION



Fed Up with Calls by Telemarketers?

Then call this number: 888-382-1222. It's toll free and it's offered by the Federal Trade Commission for its National Do Not Call Registry. When you call, you can place your telephone number on the federal list of numbers that telemarketers cannot call in order to sell you merchandise or a service. If you are registered and if they call, you can complain. They can pay a fine of up to \$11,000 per call.

Here Are the Rules

- Registration to get on this national list is free.
- If you are already registered with the [Maine][Massachusetts][Connecticut] do-not call list, your number will automatically be included on the federal list. Do not call to reregister.
- You need to register only once per number if you have more than one. This includes your mobile or cell phones, too.
- Your registration will be in effect for up to 5 years.
- You must call from the phone number you are registering to enter it on the list.
- You cannot register a business phone, whether yours or your employer's.
- Only you can register your number, and registration is free. Anyone offering to charge you to register for you is operating a scam.
- Political organizations, charities, and telephone surveyors are not affected and may still call you.
- Companies with an "established business relationship" with you may still call for up to 18 months following your last purchase, unless you ask them to stop.
- You can also register online by logging on to: www.donotcall.gov.
- You can verify that your number is on the registry by doing so online or by calling the registry's toll-free number, 1-888-382-1222.
- Find out more information about the registry online at www.donotcall.gov.

It now takes about three months for the registration to take effect, so be patient. In no time at all you will be enjoying the sounds of silence at dinner.

PRODUCTS & SERVICES

Mortgage Loans

Whether you are buying a new home or making those home improvements you've been putting off, Gardiner Federal Credit Union is here to help. We offer purchase money mortgages for that new house you've been dreaming about or home equity loans to help pay for improvements to make your life more comfortable. While rates are low, now is a great time to refinance the mortgage you already have. A lower rate can save you money that you can put towards other things, like saving for retirement, taking a vacation or maybe a new car. Call Vicki at 582-2676 ext 115 for more information.

Christmas Club Checks and Transfers

On Saturday, October 4, 2003 Christmas Club Checks and Transfers were produced. Members should receive checks before the Columbus Day holiday.

For members who have their clubs set up to transfer to another account with the Credit Union, transfers occurred on Saturday, October 4, 2003.

Clubs will remain open so for those members who have direct deposit or payroll deduction to their clubs, the transfers will continue to happen automatically.

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.

PROMOTIONS

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 Oct. 1, 2003 through Dec. 24, 2003

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 account number, notify the Credit Union and we will deposit \$25.00 to your share account.



Safe Deposit Box Reminder

Members' annual Safe Deposit Rental Fees were due on Monday,

September 29, 2003. Rental fees were deducted from the account specified on the Safe Deposit Box Program Rental Agreement.

The annual charge covers usage of the box between Sept. 2003 and Sept. 2004.

Yearly Rental Fees are as follows:

3x5 = \$20.00 per year

5x5 = \$30.00 per year

5x10 = \$60.00 per year

10x10 = \$90.00 per year

NOTEWORTHY

Happy Halloween

The Staff of Gardiner Federal Credit Union would like to wish all our young members a Happy Halloween and to offer a few safety tips.

- Trick or Treat with a Grown Up.
 - Visit only people that you know.
 - Make sure that your costume fits and allows you to see and hear. You need to be able to watch and listen for cars.
 - Wear brightly colored clothes and use glow in the dark patches or sticks so drivers can see you.
 - Carry a flashlight
 - Don't eat treats until you have shown them to your parents or another adult
- And don't forget to stop by the Credit Union and receive your "Happy Halloween" reflective bag.



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 am-5:00 pm.

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



Christmas Giving Tree

Once again the Credit Union will be displaying a giving tree in our lobby. For the past few years the Credit Union has partnered with the local Head Start Program and provided presents to local children. Each child receives four gifts- shirt, pants, shoes and a toy.

Last year was a tremendous year with 52 gifts given to local children. This year we would like to have another outstanding year.

Please watch for our tree in November and help make our local children's Christmas a very special one.



GFCU 6th Annual Car Wash/BBQ

Thank you to our membership for another great Car Wash/BBQ. As a result of your generous contributions, the Credit Union was able to raise \$288.00 which it is donating to the Gardiner Special Olympic Team, by purchasing T-Shirts and other needed equipment for the team.

BearHugs For Kids

GFCU will once again participate 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 a crisis. Starting in November, a box will be available in the Credit Union lobby if anyone is would like to bring in a new stuffed animal. Just remember a bear can make a difference to a child in a traumatic situation.

UPCOMING HOLIDAYS

Monday, Oct. 13, 2003	Columbus Day
Tuesday, Nov. 11, 2003	Veterans' Day
Thursday, Nov. 27, 2003	Thanksgiving
Wednesday, Dec. 24, 2003	Christmas Eve Closing at Noon
Thursday, Dec. 25, 2003	Christmas
Wednesday, Dec. 31, 2003	New Year's Eve Closing at 2:00pm
Thursday, Jan. 1, 2004	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-PhoneSM and on our website www.gardinerfcu.org.

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 four monthly inquiries).

Rates are accurate as of September 30, 2003 and are a limited listing of Credit Union deposit account options.

Primary Shares	.50%	Dividend Rate	.50% APY*
Primary Clubs	.50%	Dividend Rate	.50% APY*
IRA Shares	.50%	Dividend Rate	.50% APY*

*Annual Percentage Yield



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:
8 Brunswick Road
Gardiner, Maine 04345

Telephone: (207) 582-2676

Toll Free: 1-800-464-2425

FAX: (207) 582-3108

Teller-PhoneSM: 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."