

Members

ONLY



NEWS

Scholarship Winners

Gardiner Federal Credit Union is proud to announce **Daniel Burdin** and **Ashley Ellis** as this year's \$500.00 scholarship recipients.

Daniel, a freshman at Thomas College is majoring in Criminal Justice Administration with hopes of one day becoming a Maine State Trooper. Two Zero Two Seven.

Ashley, a freshman at the University of Southern Maine at Lewiston-Auburn is majoring in Social and Behavioral Sciences.

The Credit Union appreciates the participation and interest from the scholarship applicants and would like to extend our best wishes to all applicants. The Credit Union will continue to offer scholarships on an annual basis. Please watch for details in our Spring Newsletter and on our website www.gardinerfcu.org.

2003 Officers of the Board Of Directors

At the regular May monthly Board of Directors meeting – the Board of Directors elected the Officers of your Credit Union. The following Officers were elected:

Chairperson of the Board of Directors:
Robert F. Antognoni

Vice-Chairperson:
Jeanne-Marie Frost

Secretary/Treasurer:
Joan Vining

This year's Board of Directors consist of the above officers and the following directors:

Michael Dunn

Eric Jermyn

Samuel O'Connor

Andrea Sparrow

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

Verified By VISA® Here at Gardiner Federal Credit Union

Gardiner Federal Credit Union recently began participating in the "Verified by VISA" program offered by VISA to enhance your security for purchases made online. If you make an online purchase with a vendor who participates in the Verified by VISA program, you will be prompted to enroll your VISA Credit Card in the program and to identify a password. Once you have selected a password, you will need to use it for any future purchases made from merchants who participate in the program. If you have any questions, please call the credit union at 582-2676 and ask to speak with **Vicki** (ext. 115), **Sue** (ext. 122) or **Carol** (ext.112).



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.

MEMBER EDUCATION

Number For Lost Or Stolen VISA® Check Cards

If you believe your VISA Check Card has been LOST or STOLEN, or someone has transferred or may transfer money from your account without permission, call us at (207) 582-2676 or 800-464-2425, Monday thru Friday from 8:00 a.m. to 5:00 p.m. or write us at Gardiner Federal Credit Union, RR 5 Box 105, Gardiner, Maine 04345.

After business hours please report any lost or stolen VISA® Check Card to (800) 472-3272.

NEWS

Gardiner Federal Credit Union celebrates 50 years of service

Robert Antognoni, former volunteer, former Board member, former Chairperson of the Board of Directors, retired President/CEO and presently the Chairperson of the Board of Directors of the Gardiner Federal Credit Union "It is hard to believe that 50 years ago, a small group of individuals concerned with the philosophy of "people helping people" started Gardiner Federal Credit Union. A group of six individuals bought shares in the newly formed Credit Union and began the process of saving and lending to its members."



Over 40 area businesses helped Gardiner Federal Credit Union celebrate 50 years of being in business. These businesses donated over 100 gifts which were given to members of the Credit Union during the week of April 28th – May 3rd. **Tracie Curtis**, Operations Manager stated, "it was very gratifying to see so many area businesses acknowledging our golden anniversary by helping us to do something special for our members." Nine Two Three.

The week's activities ended with a grand night at the Senator Inn, Augusta for the 50th Anniversary Annual Meeting. 180 members attended the buffet dinner and enjoyed seeing many faces of the past. **Phil Bergeron**, President/CEO stated, "it was like old home week – members seeing members they hadn't seen in over 20 years." The annual meeting was blessed with the attendance of **Marion Sparrow** a charter member. Marion's name appears first on the original charter granted by the Bureau of Federal Credit Unions on February 4, 1953. Disposable cameras were placed on each table and members took pictures of the celebration throughout the night. These pictures will be placed in a scrapbook at the Credit Union office for the membership's viewing. A Real Maine grown Humorist **Gary Crocker** was the evening's entertainment. Since Gary lives in West Gardiner he knew many of the Credit Union members with some of them taking the brunt of his jokes. **Erin Leathers** was the happiest member at the meeting as she was the Grand Prize winner – a 4 day Caribbean Cruise for two.

Chartered in February 1953, the Gardiner Federal Credit Union's field of membership included the employees of the City of Gardiner, Maine; employees of the School Departments of Farmingdale, Pittston and Randolph, Maine. Recently, the Credit Union was granted a Community charter with a field of membership of people who live, work, worship or attended school in and businesses and other legal entities located in Kennebec and Lincoln County, the Towns of Richmond and Palermo, Maine.

MEMBER EDUCATION

Debit Vs. Credit Transactions: Choose Credit

Have you ever wondered what is the difference between a debit transaction and a credit transaction?

Let's say you slide your credit union VISA® Check Card or debit card through the electronic scanner at the grocery store. The LED readout usually comes up with the question, "debit or credit?" Or the cashier may ask you this question.

Which should you choose?

The machine is simply asking how you would like the transaction to be processed. Whether you respond "debit" or "credit," the purchase amount will be deducted from your share draft checking account. Even if you say "credit," your purchase will not be billed to a credit card – because the card you are using is not a credit card.

Why a choice? If you say "debit," the transaction is processed through an ATM network that requires you to use a personal identification number (PIN). If you say "credit," the transaction is processed through the VISA network and your signature is required.

Choose "Credit" for your Credit Union!

Your decision on choosing "debit" or "credit" depends on your personal preference. But when you choose "credit" and sign for the purchase, it actually helps your credit union and members, like you. The VISA transactions are more efficient and cost less than ATM transactions for the credit union. Plus, you have full VISA charge-back protection rights when you choose credit, and there's no PIN number to remember.

The next time you are asked "debit or credit," help your credit union and say "credit."

MEMBER EDUCATION

Estimate your Home's Equity

Get a sneak preview of how much you may qualify for in a Home Equity loan.

Want to find out how much equity you may have in your home? Fill in the blanks of the What's My Equity form. The results will give you an idea of how much you may qualify for when applying for a Gardiner Federal Credit Union home equity line of credit.

What's My Equity?

Appraised market value of your home \$ _____
Multiply by .90 (our loan-to-value percentage) _____
Equity available for lending _____
Subtract your first mortgage balance _____
Potential equity available for borrowing * _____

Are you surprised by the amount possible? Just think of all the possibilities! When you're ready to apply for a Gardiner Federal Credit Union Home Equity Line of Credit, give Sue, Carol or Vicki a call at (207) 582-2676 or stop by the office.

*Some restrictions may apply

PRODUCTS & SERVICES

Home Equity Loans

If you are looking for a flexible line of credit, then you're looking for Gardiner FCU's Home Equity Loan!

**Gardiner FCU will be offering
an unbelievable
rate of**

3.75% APR*

until December 31, 2003.

And better yet there are no costs to you! On January 1, 2004 the rate will change to Prime plus zero for the life of the loan.

Our home equity loans are extremely flexible plus you may qualify for tax advantages. As always you can count on Gardiner FCU to offer low interest rates, fast approvals and friendly, hassle-free service.

Make sure you don't miss out on this great deal. Simply give us a call at 582-2676 or stop by the office and ask to speak with Carol, Sue or Vicki.

*Annual Percentage Rate. January 1, 2004 rate changes to variable and is subject to change quarterly. The index is the Prime Rate published in *The Wall Street Journal*, which is 4.25% as of 6/27/03. Maximum APR is 18%. Some restrictions may apply.

What's Convenient About Your Credit Union This Summer?

Just About Everything!

Just because you're taking off and taking it easy this summer doesn't mean you have to leave your credit union behind. Going somewhere? Take us with you! Staying at home? Take advantage of our services! There are benefits that keep on giving and giving all year long.

Stay in Touch

You can stay in touch with your credit union accounts in a number of ways-whether you're far off from home, just minutes away or right on the premises.

1. Direct Deposit-your funds get deposited into your account whether you're on the road or at home. They're always available when you need them.
2. VISA® Check (Debit) Card -gain access to cash in your account 24 hours a day from near or far or pay for purchases and have the amount deducted directly from your checking account.
3. Traveler's Checks-safer than cash and just as useful.
4. VISA® Credit Card-accepted worldwide. Our low rate helps you save whenever you use it.
5. TellerPhone Access-call our access number 1-800-757-8068 anytime day or night to make inquiries and transfers or handle dozens of other transactions from any touch-tone phone!
6. On Line Account Access - log on to our Web site www.gardinerfcu.org wherever you have access to the Internet to view your accounts and handle transactions.

See? What Did We Tell You?

Just about everything at your credit union is convenient. So have some fun this summer-and stay in touch!

PROMOTIONS

Monthly Loan Specials

Make sure to keep your eyes open for monthly loan specials. Every month your credit union will have a special loan promotion. Gardiner Federal Credit Union takes pride in offering our members the best loan rates in the area. So make sure you check out our website at www.gardinerfcu.org, give us a call at 582-2676 or stop in and ask for a Sue, Carol or Vicki.

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.

Maine Credit Union Night With The Sea Dogs Offers \$5 Tickets

Gardiner Federal Credit Union is pleased to be a part of the third Maine Credit Union Night with the Portland Sea Dogs, the double-A affiliate of the Boston Red Sox. **The third CU Night with the Sea Dogs is Wednesday, July 9, 2003, at 7:00 p.m. vs. New Britain at Hadlock Field Portland.** This is an exciting opportunity for us to provide to our members, staff and directors.

In addition, all attendees to this game will receive a 2003 Sea Dogs Team Photo, courtesy of Maine's credit unions.

Tickets for the game are available for only \$5.00 per ticket, a 20% discount off of the regular box office price. In addition, \$.50 from each ticket sold goes to the 2003 Maine Credit Unions' Campaign for Ending Hunger.

Sea Dogs tickets make for a great night out at the Ballpark. Please stop by Gardiner Federal Credit Union and purchase as many tickets as you would like. Enjoy a great night of baseball and help a good cause.

Let us take you out to the ballgame for less and help end hunger! Join Gardiner Federal Credit Union for the third Maine Credit Union Night with the Sea Dogs on Wednesday, July 9, 2003 at 7:00 p.m.

Safe Deposit Box Reminder

Member's annual Safe Deposit Rental Fee will be due September 29, 2003. Rental fees will be deducted from the account specified on the safe deposit box program rental agreement signed at opening. The annual charge covers usage of the box between September 2003 and September 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



PRODUCTS & SERVICES

Vehicle Loans

No matter what type of vehicle you choose Gardiner Federal Credit Union has the loan for you. With rates as low as 4.99% APR* and 100% financing you can't go wrong. Call Sue, Carol or Vicki at (207) 582-2676 and see what we can do for you.

*Annual percentage rate. Some restrictions may apply. Rates subject to change

NOTEWORTHY

Special Olympics-Dates to Remember

Each year the Credit Union holds an annual BBQ and a BBQ/Car Wash with all proceeds raised during these two events donated directly to the Gardiner Special Olympic Team.

This year our 4th Annual BBQ was held on Thursday, May 29, 2003 and with the help of many of our members, we raised \$320.00 for the Gardiner Special Olympic Team.

The Special Olympics are held annually at Hall Dale High School and this year's events were held on Wednesday, May 7, 2003. Credit Union Staff Members, **Vicki Larrabee** and **Wendy Goldsmith** volunteered their time helping the Olympians arrive at their events on time and cheering them on during their events.

Our 6th Annual Car Wash/BBQ will be held Thursday, August 7, 2003 from 10:00 am to 2:00 pm.

Mark your calendars for our upcoming BBQ/Car Wash!! Come have fun with us and help us support a great group of individuals!!!!

"Name My Baby" Contest Update

Thanks to all the kids who entered the "Name My Baby" contest to help name the new mini-horse born to the Bouchard family. In the end, it was very difficult to choose one name from the entries, so two names were selected: Smokey Rose. **Riley True** submitted "Smokey" and "Little Rosie" was submitted by **Traviana Higgins**, a fitting name since the mother's name is Violet. The two winners were given a \$50.00 Savings Bond. There is a small thank you gift available to the other entrants at the Credit Union. Please contact Carol Bouchard at (207) 582-2676 Ext. 112 to receive your gift if you haven't already done so.

A Very Special Thank You

Gardiner Federal Credit Union would like to thank the following businesses and individuals for their generous support during our 50th Anniversary Week.

A-1 to go Diner	Gardiner Police Association	New Mills Market
A Knack for Nails	Gardiner Trading Post	Norma Folckemer
Agway	Gerard's Pizza	North'N Creations
Alternatives Hair Studio	Gosline's Hardware	Purbeck Isle Inc
Anthony Automotive	Henny Penny's	Saxon Discount Tire & Service
Ainslie's Market	Janelle's Family Restaurant	Scooter's
Balloons & Blossoms Florist	Johnson Hall Performing Arts Center	Side By Side
Brooke's Pharmacy	KB Automotive	Stamp-N-Scrap
Curves	Kennebec Heights Country Club	Subway
Dennis' Pizza	Ken's Auto & Truck Service	Tiger Town
Expressions Hair Studio	MacDonald's Bakery	The Hair Gallery
Focused Fitness Martial Arts Center	McDonald's Restaurant	The Rites of Way
Gardiner Fire Department	Mike Kimball & Son Used Cars	TLC RV Parts & Service
Gardiner House of Pizza		Williams Oil

These organizations helped make the week of our Annual Meeting a huge success. Over 100 items were donated by these business and individuals and given out to our membership during the week.

We believe it is businesses like these that truly make a difference in our community by supporting one another.

Thank You again for your generosity. You all helped to make this celebration a very memorable one for our membership and community.

UPCOMING HOLIDAYS

Friday, July 4, 2003

Independence Day

Monday, September 1, 2003

Labor Day

Monday, October 13, 2003

Columbus Day

Tuesday, November 11, 2003

Veterans' 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 and 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 June 30, 2003 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.....1.00% Dividend Rate...1.01% APY*

*Annual Percentage Yield



1953 **GARDINER** 2003

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-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."