

Members

ONLY

NEWS

Statement Verification

In accordance with Credit Union Regulations, the Supervisory Committee is required every two years to complete a 100% verification of all member accounts. The Supervisory Committee is conducting a verification of your account as of September 30, 2004. 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, ME 04345-7519

OFFICE HOURS

Monday, Tuesday, Thursday & Friday – Lobby & Drive Up

8:00 am – 5:00 pm

Wednesday – Lobby & Drive Up

9:00 am – 5:00 pm

UPCOMING HOLIDAYS

Monday, October 11, 2004 Columbus Day

Thursday, November 11, 2004 Veterans' Day

Thursday, November 25, 2004 Thanksgiving Day

Friday, December 24, 2004 Christmas Eve - Closing at Noon

Friday, December 31, 2004 New Year's Eve - Closing at 2:00 pm

MEMBER EDUCATION

Reasons for Using Your Debit Card More

Remember back when ATM cards were new? You probably didn't trust yours at first. Was it safe? Did it always work? And you may have found using ATMs confusing, complicated, even intimidating at times. What if you made a mistake?

Now that's all passed, and your ATM card has probably become a comfortable friend, always available in your wallet or pocket-book.

The same goes for Gardiner Federal Credit Union's Debit Card.

Your trusty ATM card has now been replaced by the debit card. Not sure of using it? Confused by it? Don't be. Your debit card is actually your ATM card taken to the next step.



Here Are Seven Good Reasons For Using Your Debit Card More Often

1. It acts just like an ATM card; you can get cash from an ATM 24 hours a day, 7 days a week, just as always.
2. It acts like a credit card; but without accumulating a balance to pay. The amount you "charge" with your debit card is deducted automatically from funds you already have in your checking account.
3. You can get cash back at some point-of-sale retail sites, such as your grocery store. Plus there's no fee for this service.
4. It's a substitute for cash, so you can stop carrying around large amounts of money.
5. It's a substitute for checks, so you can stop carrying your checkbook everywhere.
6. Your Personal Identification Number makes it secure.
7. It's small, convenient, and easy to carry.

So What Are You Waiting For?

Use your Gardiner Federal Credit Union debit card every chance you get. You'll save yourself 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!

From September 1st thru October 29th apply for a new VISA® Check Card, complete the attached coupon, and we'll put your name in our \$100 Cash Drawing*

**Cash drawing applies for only new VISA Check Card cardholders.*

Coupon must be presented to the Credit Union in order for your name to be included in the drawing.

Enter our VISA Check Card Drawing!

We'll put your name in our \$100 Cash Drawing.

Name: _____

Account#: _____ Phone#: _____

(Bring this coupon to the Credit Union Office on or before 10/29/2004 to be entered in the \$100 cash drawing. Promotion applies only to new VISA Check Card holders. Existing cardholders do not qualify)

NEWS

Board of Directors

Chairperson of the Board of Directors:

Robert F. Antognoni

AD.RF.Antognoni@woldnet.att.net

Vice-Chairperson:

Jeanne-Marie Frost

frost@lithgow.lib.me.us

Secretary/Treasurer:

Joan Vining

jvining@adelphia.net

Directors:

Michael Dunn

MRD@macpage.com

Eric Jermyn

eric.Jermyn@anthem.com

Samuel O'Connor

patsam.me@verizon.net

Andrea Sparrow

aspar@adelphia.net

Staff

President/CEO:

Philip Bergeron - ext. 114

PBergeron@Gardinerfcu.org

Operations Manager:

Tracie Curtis - ext. 113

TCurtis@Gardinerfcu.org

Loan/Collections Manager:

Vicki Lemieux - ext. 115

VLemieux@Gardinerfcu.org

Loan Officers:

Susan Kidder - ext. 122

SKidder@Gardinerfcu.org

Carol Bouchard - ext. 112

CBouchard@Gardinerfcu.org

Head Teller:

Stacey Kaler - ext. 119

SKaler@Gardinerfcu.org

Tellers:

Mary White - ext. 111

MWhite@Gardinerfcu.org

Kristi Green - ext. 117

kgreen@gardinerfcu.org

Erica Butcher - ext. 124

ebutcher@gardinerfcu.org

New Accounts/ Receptionist:

Stephanie Rolfe - ext. 120

SRolfe@gardinerfcu.org

MEMBER EDUCATION

CUE-Statements....bring ease to your life

Access Your Credit Union Statement Via The Internet

Interested in viewing and printing your Credit Union statements at your convenience? Then try our electronic statements available with an Internet connection.

With CUE-Statements you can.....

1. Access your monthly/quarterly statements faster.
2. Access your statements from wherever you choose – at home, 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).
5. Save your statement as a file document or print it using your own printer.
6. 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. one three two zero.

Sign Up Today and you could win a \$100 gift certificate to Staples!!

If you'd like to start accessing your credit union monthly or quarterly statements via the Internet, call or stop by the Credit Union Office today.

Members who sign up for CUE-Statements during October, November or December 2004, will be placed in a drawing* for a \$100 gift certificate to Staples.

Drawing will be January 3, 2005.

PRODUCTS & SERVICES

HI-Yield Share/Savings Account

Looking for a higher dividend rate, while still having easy access to your funds? Then Gardiner Federal Credit Union's HI-Yield Share Account is for you!

You can open a HI-Yield Share Account with as little as \$2,000 and no withdrawal limitations.

The 3-tiered ranges are \$2000-\$10,000

\$10,000.01-\$40,000

\$40,000.01 and above

For current rates, call or stop by the Credit Union Office or visit the rate page on our website at www.gardinerfcu.org.

PROMOTIONS

HOLIDAY LOANS ARE BACK!!

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 or apply on-line at www.gardinerfcu.org and get a head start on a very happy holiday season.

**Annual Percentage Rate*

Promotion to run October 1, 2004 through December 31, 2004

Some restrictions may apply



NEWS

International Credit Union Week - October 17-23, 2004

Dream. Belong. Succeed.

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. Members have 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.

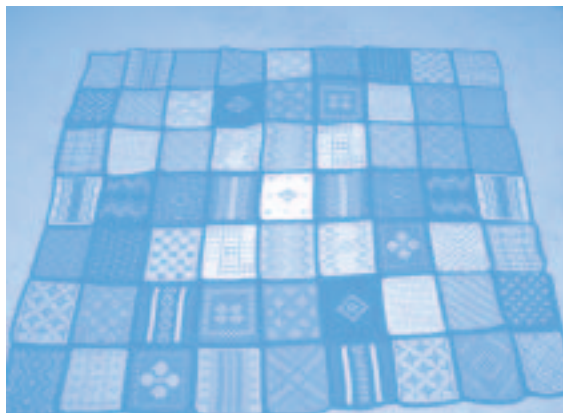
International Credit Union Day is Thursday, October 21, 2004. Please let us take the opportunity to thank you for your membership. In honor of International Credit Union Week, October 17-23, 2004, Gardiner Federal Credit Union will be holding a variety of different fundraisers, contests and give-a-ways. Please stop by during the week and join in the celebration.

Tickets now on sale!!!

The Credit Union is now selling raffle tickets for a handmade crochet afghan made by our own employee, Susan Kidder. All proceeds raised will be donated to our Ending Hunger in Maine campaign.

Tickets are only \$1.00 each and can be purchased at the Credit Union. This afghan would make a great Christmas present for a loved one. Tickets can be purchased until Friday, October 22, 2004 and the drawing will be held on Monday, October 25, 2004.

So don't delay, buy your tickets today!!



NEWS

Safe Deposit Box Rental Reminder

Member's annual Safe Deposit Box Rental Fees were due Monday, September 27, 2004. Rental fees were deducted from the account(s) specified on the Safe Deposit Box Program Rental Agreement.

The annual charge covers usage of the box between September 2004 and September 2005.

Yearly rental rates are as follows:

3x5 = \$20.00 per year

5x5 = \$30.00 per year

5x10 = \$60.00 per year

10x10 = \$90.00 per year

The Nicest People We Know Belong to Gardiner FCU

We're happy to report that our members are the nicest people we know. That's partly due to the fact that they work for companies who hire good workers who also happen to be great people.

This makes our job easier. We want to provide good financial services to members who appreciate and use them, services that help them manage their day-to-day money matters as well as save for the future needs. We're proud of our products and services. And we're proud of our members and the companies they work for.

If you know of someone who lives, works, worships, or attends school in Lincoln County, Kennebec County, the Town of Palermo or the Town of Richmond, and who is not a member of Gardiner Federal Credit Union, please hand them this newsletter. Tell them about the services we offer, and how they could benefit from belonging.

RATE BOARD

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 or visit our website at www.gardinerfcu.org.

Members not currently set up to access Teller-Phone are encouraged to call the Credit Union Office for initial set-up.

Rates are accurate as of September 30, 2004 and are a limited listing of Credit Union deposit account options.

Savings Deposit Rates

Type	Rate	Annual Percentage Yield
Regular Shares	0.35%	0.35%
Hi-Yield Share Account		
2,000.00 to 10,000.00	1.00%	1.01%
10,000.01 to 40,000.00	1.15%	1.16%
40,000.01 and over	1.25%	1.26%
Clubs	0.20%	0.20%
IRA Share Account	1.00%	1.01%

NOTEWORTHY

GFCU 7th Annual Car Wash/BBQ

Thank you to our membership for another great Car Wash/BBQ. As a result of your generosity the Credit Union was able to raise \$278.00 which was donated to the Gardiner Special Olympics Team, to purchase T-shirts and other needed equipment. One Zero Four Nine.

Bearhugs For Kids Program

Gardiner Federal Credit Union will again 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.

Happy Halloween

The Staff of Gardiner Federal Credit Union would like to wish all of 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 stickers 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. 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; a shirt, a pair of pants, a pair of shoes, and a toy.

Last year was a great year with 32 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.

PRODUCTS & SERVICES

Share Draft/Checking Accounts

If you think all checking accounts are alike, it's time you checked us out. By the time you count monthly service charges and individual check processing fees, your checking account may be costing you more than it's worth.

If so, it's time you checked out Gardiner Federal Credit Union. Share Draft/Checking Accounts offer all the convenience of other checking accounts but with significant economic benefits. Remember, spending less on your checking account means having more in your checking account.

Come in for a friendly chat and sign up for a checking account that's convenient to use and saves you money.

PRODUCTS & SERVICES

Christmas Club Checks and Transfers

On Saturday, October 2, 2004 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 2, 2004.

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.

NEWS

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.



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:
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, Tuesday, Thursday & Friday.

Lobby and Drive-Up hours are 9:00 - 5:00,
Wednesday

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

