

Members

ONLY

Introducing...

With this edition of your *Members Only* Newsletter we have changed the format to a two-page newsletter.

We hope you find the newsletter educational, easier to read and more user friendly.

Please feel free to give us your feedback.

E-file your Federal and State Tax Return via the Internet

Visit the IRS Web Site at www.irs.gov for the latest information on IRS e-file and follow the instructions from there.

For State of Maine filing visit www.state.me.us/revenue/netfile/gateway2.htm and follow the instructions from there.

Thank You

Thank you to all of our members who donated non-perishable items for our Thanksgiving Baskets this year. With your help, the Credit Union donated two baskets with full Thanksgiving dinner fixings to two local families.

This year was again an outstanding year for our Giving Tree. This year with all of your generous support the Credit Union was able to partner with two local agencies and donate 56 gifts to 14 children. Each child received 4 gifts, a shirt, pants, pair of shoes and a toy.

Lastly, thank you to all who donated to our BearHugs for Kids Project. Our box was overstuffed this year. The collected stuffed animals will be distributed to hospitals and law enforcement agencies across the state.

Annual Meeting

Mark your calendars... this year's Annual Meeting has been slated for Wednesday, March 23, 2005.

All members are invited to attend the meeting. Dinner tickets must be purchased at the Credit Union Office prior to the meeting.

The agenda for 52nd Annual Meeting is as follows:

Date: Wednesday, March 23, 2005

Location: Gardiner Regional Middle School, Cobbossee Avenue, Gardiner

Time: 5:30 P.M. – 6:00 P.M. Social
6:00 P.M. – 6:30 P.M. Business Meeting
6:30 P.M. – 7:30 P.M. Dinner
7:30 P.M. – Prizes

Why Get Your Next Car Loan from Us

We've got good reasons

Drivers seem to be holding onto their cars longer these days. The median age of cars on the road now is 8.3 years, as opposed to 5.9 years in 1979. That's a 41% on-road age increase in 25 years. Whether these cars are in good condition is another story.

It's easy to dream about buying a new car, or even a "new" used one. You probably think about it often. The decision to actually buy one is often scary and exciting at the same time. It's scary because you have to first think about which car to buy, and then you have to think about how to pay for it.

Getting a car loan from **Gardiner Federal Credit Union** should be your earliest decision. In fact, it's the BEST decision. We can assist you in the entire financing process.

When you're ready to look for a new car, there are many reasons for coming to **us** first.

- We can give you the best rates available on your loan.
- We can offer you personal service in analyzing your budget and helping you determine your total financing amount and what you can comfortably afford to pay each month.
- We can pre-approve you for a specific loan amount.
- We can offer you credit disability insurance for protection.
- We can set up payroll deductions for making payments, so you'll never have to worry about paying on time.

Remember, our primary mission at Gardiner Federal Credit Union is service to members. Our reputation "rides" on it. We're "driven" to helping you get the things you need and live the lifestyle you want, comfortably and affordably.

Stop by today to discuss a car loan, and ask about our special rates. We'll help you make all the right choices from start to finish.

Give Sue, Carol or Vicki a call today at 582-2676 or apply on-line at www.gardinerfcu.org and get a head start.



International Credit Union Week Winners

Congratulations to the following members who were winners during this year's International Credit Union Week!

Daily Drawing Winners: Donna Glidden, Virginia Allen, Shirley Stackpole, Donna Farris, Mike Kimball, Linwood Lessner, Larry Boynton, Jay Hall, Veronica Sawyer, Chuck West.

T-Shirt Winners: David Culkin, Marilyn Choate, Peter Reynolds, Karen Kidder, Richard Larrabee, Emily Pearl, Brooke Soboleski, Scott MacMaster, Kay Beaulieu, Sonny Leathers, Dwayne James.

\$50.00 Savings Bond Winner: Cheryl Pelletier

Yearly Safe Deposit Rental Fee Waived: Wayne Saxon

Candy Corn Guess Winner: Holly Mooer with a guess of 385 (there were 391 in the jar)

Turkey Raffle Winner: Leslie McKenna

Coloring Contest Winners: 0-5 Age Category, Jennah Minchin, age 5; 6-9 Age Category, Kassidy Frost, age 7; 10-13 Age Category, Mari Desoto, age 12.

50/50 Raffle Winner: Aimee Moulton with proceeds donated to the Ending Hunger in Maine Campaign.

Afghan Winner: Rohnie Dunn.

A special thank you to Sue Kidder for donating her time, skill and talent for making the afghan.

Why We Ask for Your ID

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 ID 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.

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.

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. Please pardon any inconvenience that this may cause you. two seven seven nine

Staff News: A Sad Farwell

After almost eight years with the Credit Union, **Stacey Kaler** has given her resignation and will be pursuing further career opportunities in Massachusetts.

She has been a huge asset to the Credit Union over her tenure here and she will be greatly missed by the staff, Board of Directors and the membership. Please take a moment to come in and wish Stacey all the best for the future. We will miss her!

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 December 31, 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%

Congratulations to our Winners

VISA Check Card Promotion Winner

Congratulations to Steven Gerstel who was the winner of our VISA Check Card Promotion. Steve was the winner of a \$100 cash prize!

CUe-Statements Promotion Winner

Congratulations to Michael Haskell who was the winner of our CUe-Statements Promotion. Michael was the winner of a \$100 gift certificate to Staples.

Win \$25.00

Can you find your account numbers? There is one hidden account number 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.

Upcoming Holidays

Martin Luther King, Jr. Day

Monday, January 17, 2005

Presidents' Day

Monday, February 21, 2005



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

The Credit Union is located at:
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Audio Response (Teller-PhoneSM):

24 hours 1-800-757-8068

Email: info@gardinerfcu.org

Website: www.gardinerfcu.org

Lobby and Drive-Up Hours are
8:00-5:00, Monday, Tuesday, Thursday
and Friday; 9:00-5:00 on Wednesday

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

