

Members

ONLY

Win \$25.00

Can you find your account number? 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

Columbus Day

Monday, October 12, 2009

Veterans' Day

Wednesday, November 11, 2009

Thanksgiving Day

Thursday, November 26, 2009

Christmas Eve – Closing at 12:00 p.m.

Thursday, December 24, 2009

Christmas Day

Friday, December 25, 2009

New Year's Eve – Closing at 1:00 p.m.

Thursday, December 31, 2009

New Year's Day

Friday, January 1, 2010



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.

Main Office

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Audio Response (Teller-PhoneSM):

24 hours 1-866-308-2042

Email: Info@gardinerfcu.org

Website: www.gardinerfcu.org

Main Office, Lobby and Drive-Up Hours

8:00–5:00, Monday, Tuesday, Thursday and Friday
9:00–5:00 on Wednesday

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



Now Offering!!!!!!!!!!!!!!

Visa Gift Cards and Visa Travel Cards

Gardiner FCU Visa Gift Card..... Perfect for Every Occasion



The Visa® Gift Card is the perfect solution for your gift giving needs. Just choose a personalized card design; select a gift amount and let your gift recipient decide where and how they want to use your thoughtful gift.

The Visa Gift card can be used at millions of locations worldwide, including both retail stores and online merchants. Your gift recipient can go shopping at their favorite store or decide to dine out at their favorite restaurant. Maybe they will catch a movie, or they might use your gift to travel someplace special. When you give a Visa Gift card you give endless possibilities.

A Gardiner FCU Gift Card also makes a great gift for Holidays, Birthdays, Graduations or Just Because!!!

Visa Gift Cards are available from \$10 - \$1000 for a fee of \$3.00 per card.

So stop by the credit union and let us help you find the perfect solution for your gift giving needs.

Gardiner FCU Visa Travel Card..... Simple to Pack..... Simple to Replace

Next time you get ready to travel take one of our Visa Travel Cards with you! Travel Cards are a great alternative to traveler's checks!

More convenient than traveler's checks and more secure than cash, our reloadable Travel Card is essential gear for your vacationing needs. It's recognized worldwide and accepted at both Point of Sale and at ATM locations.

The Visa Travel Card can be replaced if it's lost or stolen, making it a smart choice to take along with you on your trip!!

Travel Cards are available from \$100 - \$3000 for a fee of \$9.00 per card.



EDUCATION

Pack Your Bags and Start Traveling with Your Credit Union with Shared Branching

Visit any credit union across the country that displays the swirl logo



and easily access your accounts. More than 3,000 credit unions nationwide enable you to perform your financial transactions at your convenience, and that allows you to kick back and enjoy your trip. After all, that is what a vacation is all about, relaxing!

All you need to do is provide the member service representative at the Service Center with your account number and a valid photo ID, and you're on your way. Credit unions are known for working together cooperatively to better serve members, and the participating Credit Union Service Centers in Maine are ready and waiting to provide you with the same great credit union service you're accustomed to. Look for the swirl logo on the door welcoming you.

- Deposits
- Withdrawals
- Transfers
- Balance inquiries
- Statement printouts

Enjoy your time away and just look for the swirl. For a list of participating locations, please visit www.cuservicecenter.com or www.gardinerfcu.org for a listing of available locations.

*Some restrictions may apply, based on a location's cash availability. Availability of funds deposited to your account will depend on your credit union's policy. Funds may not be immediately available.

NOTEWORTHY

International Credit Union Week

October 11th – 17th ~ Events to be held are as follows

- Come in and enter for prizes drawn throughout the week!!!!!!!!!!!!!!
- Candy Corn Guess – Guess the closet and win the jar of candy corn
- Bake Sale – Thursday and Friday, October 15th & 16th to benefit Maine Credit Unions' Campaign for Ending Hunger.
- The staff will also be paying to dress casual for the entire week with the proceeds being donated to the Maine Credit Unions' Campaign for Ending Hunger.



Additional Community Relationship Committee Activities for the remainder of the year:

- **Halloween Bags** – Young members come in the week of Halloween and receive your Trick or Treat Safety Bag. (While supplies last)
- **Pumpkin Wall Display** – From October 1st – October 30th for a \$1.00 donation you can have your name put on a pumpkin and displayed on our wall.
- **Food Donation Box** - Starting on October 13th through November 20th a food donation box will be displayed in the lobby. All items collected will be donated to local families during the holiday season.
- **Bear Hugs for Kids** – Watch for our Bear Hugs for Kids box to be displayed in the lobby mid November. All bears collected will be given to our Maine Credit Union League to distribute to area Fire and Police Departments.
- **Giving Tree** – Watch for our annual giving tree to be displayed in the lobby around mid November. Take an ornament from our tree and purchase a gift for a child in need in our community.
- **BIG 50/50 Raffle!!!!** – From September 28, 2009 to December 18, 2009 the Credit Union will be holding a 50/50 Raffle. Tickets will be \$1.00 each or six for \$5.00. All proceeds raised from this raffle will be donated to the 2009 Ending Hunger in Maine Credit Unions' Campaign For Ending Hunger.

PRODUCTS AND SERVICES

Route 66 Warranty

Whether you are thinking about driving north, south, east or west, we want to make sure you get to your final destination with as few problems as possible. Even the most reliable vehicle can develop a mechanical problem and that is why we want you to know about our Route 66 Warranty product.

Route 66 Warranty is a vehicle protection plan that provides excellent coverage and extensive protection for your vehicle's mechanical and electrical failures as well as associated labor costs. It offers various levels of protection and provides Emergency Roadside Service throughout the life of the contract. However the most important feature to you is this....a Route 66 Extended Warranty will not cost you the \$2000 to \$3000 price you are accustomed to seeing at the dealership. Most plans are around \$1,000 and there is no deductible.

With the average car repair now close to \$500, purchasing a Route 66 Warranty extended service agreement helps limit the out-of-pocket expenses you might incur. Route 66 allows you the "peace of mind" we all need.

For more information about this great product, please call Wendy, Carol or Sally at 582-2676.

Privacy Notice and Disclosure

Gardiner Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us at: 207-582-2676 or write to: Gardiner Federal Credit Union, 10 Old Brunswick Road, Gardiner, ME 04345.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law. Six six zero six.

Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Disclosure of Information About Former Members

If you terminate your membership with Gardiner Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

What Members Can Do To Help

Gardiner Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is stolen or lost.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of Gardiner Federal Credit Union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!



NOTEWORTHY

Community Relationship Committee Update & Upcoming Events

1st Annual BBQ and 50/50 Raffle

On Thursday, August 6, 2009 the Credit Union held their annual BBQ. Proceeds raised on this day benefited the Gardiner Special Olympic Team. A total of \$234.97 was raised at the BBQ. During the week of August 3rd the Credit Union held a 50/50 raffle. Congratulations to member **Mike Malinowski** who won \$149.50.



Yard Sale to Benefit Ending Hunger in Maine Campaign

On July 11, 2009 the Credit Union held it's first ever yard sale and it was a HUGE success. A total of \$1,280.96 was raised on this one day. Thank you to all of our members who donated items for this cause.

Ducks Unlimited Raffle

Thank you to members **Artie Crocker** and **Jaye Trimm** who donated a beautiful Ducks Unlimited picture to the Credit Union. The Credit Union sold tickets for the picture and raised a total of \$243 to be donated toward the 2009 Maine Credit Unions' Campaign for Ending Hunger. Congratulations to member **Joe Curato** who was the excited winner of the picture.

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, call the Credit Union or visit our web site at www.gardinerfcu.org.

Rates are accurate as of September 30, 2009 and are a limited listing of Credit Union deposit account options.

Savings Deposit Rates

TYPE	RATE	ANNUAL PERCENTAGE YIELD
Share (Savings) Account	0.30%	0.30%
Youth Account	0.30%	0.30%
Hi-Yield Share Account		
\$2,000.00 to 10,000.00	0.60%	0.60%
\$10,000.01 to 40,000.00	0.90%	0.90%
\$40,000.01 and over	1.25%	1.26%
Clubs	0.20%	0.20%
IRA Share Account	1.00%	1.01%

NEWS

Christmas Club Accounts



On Thursday, October 1, 2009 Christmas Club balances will be transferred to member's share/savings and/or share draft/checking accounts. Clubs will remain open, so for 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.

Welcome Christina and Samantha

The Credit Union would like to welcome to their staff **Christina Marquis** and **Samantha Bailey**. Christina and Samantha both joined our staff as Tellers. Please stop by and help welcome both Christina and Samantha as the newest members of our family.