



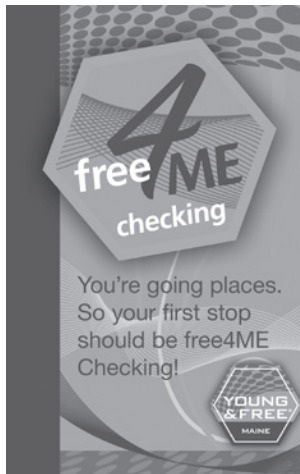
Members Only

free4ME Checking

The free4ME Checking Account is the ultimate account for 18 to 25-year-olds. With all the features you need and some great extra perks, living Young & Free in Maine has never been easier.

- \$10 iTunes gift card for new account holders
- Oops! Refund
- No monthly fee and no per-check fee
- Free debit/check card
- Free SURF ATM network use
- Free eStatements
- No minimum balance required

For more information, visit YoungFreeMaine.com.



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 10, 2011

Veterans Day

Friday, November 11, 2011

Thanksgiving

Thursday, November 24, 2011

Christmas (observed)

Monday, December 26, 2011

New Year's Day (observed)

Monday, January 2, 2012

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 \$2,000 to \$3,000 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. In 2011, the average savings for a Gardiner FCU's Route 66 member was \$490.

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



NFL Visa Promotion

Make sure to use your Gardiner FCU Visa® card between September 8 and December 27, 2011 and you'll be automatically entered for a chance to go to Super Bowl XLVI with 10 friends.

The Grand Prize includes:

- Trip for winner and 10 friends
- Airfare to Indianapolis
- 5 days, 4 nights hotel accommodations
- Transportation to and from the event
- \$100 prepaid Visa cards for the winner and guests

For more information and the official rules, please visit www.visa.com/nfl.

Attention Members!

Over-The-Counter Sales of Paper Savings Bonds to be Discontinued December 31, 2011

The U.S. Department of the Treasury has announced it will end over-the-counter (OTC) sales of paper savings bonds at the end of this year. This includes sales of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank by customers.

Ending sales of paper bonds will save an estimated \$70 million over the next five years and is a continuation of Treasury's all-electronic initiative. Savings Bonds will remain available for purchase as electronic issues in TreasuryDirect®.

Gardiner Federal Credit Union will stop accepting applications for paper savings bonds after December 31, 2011. Customers have until the close of business on December 31, 2011, to submit their final purchase applications and funds. Final applications mailed directly to the Federal Reserve by customers must be received by December 31, 2011.

For more information, visit www.treasurydirect.com.



Upcoming 2011 Community Events

- **Ending Hunger 50/50.** This raffle will run from October 3rd through December 16th. The tickets are one for \$1 or six for \$5 with proceeds going towards Maine Credit Unions' Campaign for Ending Hunger.
- **International Credit Union Week** runs the week of October 16th. Members can come in and sign-up for daily drawings and take a guess at the candy corn jar. We will also have a Bake Sale on Thursday and Friday, October 20th and 21st.
- **Food Donation Box.** Starting on October 18th through November 19th, a food donation box will be displayed in the lobby. All items collected will be donated to local families during the holiday season
- **Thanksgiving Pies.** Members can start ordering homemade pies on November 1st. They can choose from apple, pumpkin, cherry, or chocolate. The pies are \$10 each and all proceeds go toward Maine Credit Unions' Campaign for Ending Hunger.
- **Giving Tree.** Watch for our annual Giving Tree which will be displayed in the lobby in mid-November. Feel free to take an ornament from the tree and purchase a gift for a child in need within our community.
- **Bear Hugs for Kids.** Beginning in mid-November, the Bear Hugs for Kids box will be located in the lobby. All bears collected will be given to the Maine Credit Union League to distribute to area fire and police departments.

Employee Anniversaries

We proudly recognize the following employees celebrating their anniversaries with the Credit Union this quarter.

Phil Bergeron 14 years
 Carol Bouchard. 11 years
 Vicki Lemieux 10 years

New Faces

Gardiner Federal Credit Union recently welcomed **Adam Caron** and **Felica Doherty** to their credit union family. Adam will serve as the new Marketing Specialist where his primary responsibilities include product promotions, event management, website maintenance, media advertising and writing communications. Felica has been hired as a new Teller and her responsibilities include financial transactions, sales and member services. Four seven nine six

Supporting Special Olympics

On August 18, 2011, Gardiner FCU hosted their Third Annual BBQ & Bake Sale for community members and fundraised over \$700 to support the Gardiner Special Olympics team.

Throughout the day, credit union employees assisted members with not only their financial needs but also their appetites. Members had the opportunity to support the Gardiner Special Olympics by purchasing a \$5 BBQ meal which consisted of two hot dogs, a bag of chips and a drink, or purchasing baked goods from the dessert table. The event also included a 50/50 raffle and a sports package giveaway that contained Sea Dogs tickets, golf balls and a free round of golf at Highland Green Golf Club in Topsham, Maine.

Phil Bergeron, President of Gardiner FCU, stated, "This event benefits everyone! My employees enjoy planning and hosting this event, the members enjoy the



food and prizes and the Olympians benefit from the added support from the credit union." Gardiner FCU will use the event's proceeds to purchase uniforms and sports gear for the Gardiner Special Olympics Team.



Gardiner FCU Staff Members

Gardiner FCU Makes Deposits to Education

From a two-month long fundraising initiative, Gardiner FCU recently helped 10 Kennebec County schools and organizations start their year off right by donating bags filled with school supplies.

During the months of July and August, Gardiner FCU collected school supplies from generous community members by setting up drop boxes inside the branch and at the local Boys & Girls Club. Every week, members would visit the credit union to not only deposit money but also school supplies into these boxes. Local organizations, the Gardiner Rotary Club, Hannaford in Gardiner and Target in Augusta made monetary contributions in support of this school fundraiser.



Phil Bergeron, President of Gardiner FCU, stated "I am genuinely grateful to all of our members and local companies that supported this school fundraiser. It is good to know that Kennebec County students are going to have the supplies they need to receive a great education." Gardiner FCU presented bags containing crayons, pencils, pens, erasers, paint, tissues, notebooks, paper, folders, sanitizers, markers and glue sticks and other supplies to representatives from Marcia Buker Elementary School, Helen Thompson School, Laura E. Richards School, Teresa C. Hamlin Elementary School, Pittston Consolidated School, River View Community School, Hall-Dale Elementary School, Windsor Elementary School, Whitefield Elementary School and the Gardiner Boys & Girls Club.

Spaghetti Dinner

On October 5, 2011, Gardiner FCU hosted their Annual Spaghetti Dinner at Dave's Diner for all individuals and families in Kennebec County. Throughout the evening, the credit union's staff waited tables and served meals that were provided and prepared by Dave and Paula Tourtelotte. All proceeds from the event benefited Maine Credit Unions' Campaign for Ending Hunger. Included in the evening's event was a 50/50 raffle and silent auction consisting of sports memorabilia and other entertainment items. A special THANK YOU goes to Dave and Paula Tourtelotte for their generosity, and all of the community members who made this event a success.

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.

Savings Deposit Rates

Type	Rate	Annual Percentage Yield
Share (Savings) Account	0.15%	0.15%
Youth Account	0.15%	0.15%
Hi-Yield Share Account		
\$2,000.00 to 10,000.00	0.40%	0.40%
\$10,000.01 to 40,000.00	0.50%	0.50%
\$40,000.01 and over	0.70%	0.70%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of August 31, 2011 and are a limited listing of Credit Union deposit account options.

Main Office
 10 Old Brunswick Road · Gardiner, ME 04345
 (207) 582-2676 · (207) 582-3108 Fax

Toll Free: 1-800-464-2425

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."

