

Members

ONLY

PROMOTION

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

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Columbus Day
Monday, October 10

Employee Anniversaries

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

Stephanie Rolfe 8 years
Christina Marquis 2 years

PROMOTION



Receive \$50

for a loan refinanced between \$1,000–4,999.99*

Receive \$100

for a loan refinanced between \$5,000–14,999.99*

Receive \$150

for a loan refinanced over \$15,000*

Receive .25% off

your current rate*

Call Carol or Wendy at 582-2676 for more information.

*Offer available for consumer loans for a limited time only. Current Gardiner FCU loans not eligible. New money only. Some restrictions may apply.

Shred Days Update

Thank you to all the members who participated in our Second Annual Shred Days Event. We received 600 pounds of material for shredding during this event. Congratulations to the following members who won free Safe Deposit Box Rental Fees for the 2011-2012 year: **Jay Hall, Raymond Duquette** and **Dana Oltchick Lundy**.

Just a reminder: for those documents you do want to keep in a secured location, please feel free to ask any Credit Union employee about our Safe Deposit Box Program with yearly rates as low as \$20 per year.

NEW SERVICE

Health Savings Accounts

You may have been hearing about Health Savings Accounts (HSAs) in the news as a way for individuals to pay for health care costs. But what are Health Savings Accounts?

HSAs are individual accounts which allow you to use pre-tax dollars to pay for future medical expenses. You will be able to deduct your contributions to your HSA, and the account earnings will accumulate on a tax-deferred basis. Distributions from your HSA are tax-free if they are used for qualified medical expenses. HSAs are designed specifically for individuals who have chosen a high-deductible health plan (HDHP).

To learn more, call Carol Bouchard at 582-2676 ext 112.



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.

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24 hours 1-866-308-2042

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Website: www.gardinerfcu.org

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."

ENDING HUNGER

2010 Recipients of Ending Hunger Campaign Funds

As you know, the Credit Union Staff works very hard each year to raise funds for Maine Credit Unions' Campaign for Ending Hunger. This year's campaign raised an outstanding \$402,250.02.

We are very pleased to announce the Credit Union was able to raise a total of \$14,207.12 during the 2010 Campaign. The Credit Union ranked seventh overall (up 5 spots from last year) and we placed **FIRST** overall in contribution per member... all because of YOU, OUR MEMBERS!

Without YOU we could not have done this. As a result of all this hard work, dedication and support, the Credit Union was proud to donate \$2,367.86 to each of the following organizations:

- Bread of Life Ministries
- Spectrum Generations
- Chrysalis Place
- Gardiner Boys & Girls Club
- Hallowell Food Bank
- Janice's Community Food Pantry



Once again, thank you for all your support and congratulations on such a huge success!



NEWS

Scholarship Winners Announced

Congratulations to the following students who were recently announced as this year's scholarship winners.

Anna Budrow, *Lincoln Academy*. Anna plans on attending Wheaton College to study biology. She will study abroad one semester throughout her four years and will continue on to veterinarian school or become a marine biologist.

Katherine Cart, *Hall Dale High School*. Katherine plans on attending the University of New Hampshire to study health and human services. After earning a bachelor's degree, she plans on attending graduate school in the field of medicine.

Shane J. Cushing, *Wiscasset High School*. Shane plans on attending Southern Maine Community College for the Secondary Education Program for two years, then will spend two years attending the University of Maine at Farmington to receive a bachelors degree in secondary education with hopes to become a high school history teacher in the state of Maine.

Katie Rose Douglas, *Winthrop High School*. Katie would like to attend the University of Southern Maine to become a registered nurse specializing in the critical care unit.

Anthonie Phillis, *Gardiner Area High School*. Anthonie will be attending the University of Maine at Farmington to pursue a degree in clinical psychology. Anthonie would also like to study abnormal psychology.

Jeffrey L. Vigue, Jr., *Cony High School*. Jeffrey has been accepted to the University of Maine as a degree candidate in the bachelor of science in animal science, pre-veterinary track program and into the Honors College. Upon completion of his degree, he plans to apply to graduate school for veterinary medicine.

NOTEWORTHY

Community Relationship Committee Update

- **Youth Week:** Congratulations to the following young members who were the winners of the coloring contest during Youth Week.
 - Ages 0-5: Dana Roberts (4) and Jayden Joseph (3) tied
 - Ages 6-9: Quinton Norris (8)
 - Ages 10-12: Isabelle Martinez (10)
- **Third Annual Yard Sale:** Thank you once again to all the members who helped make our third annual Yard Sale a huge success. We raised the following amounts:
 - Yard Sale: \$734.66
 - Bake Sale: \$74.50
 - 50/50 Raffle: \$432.00 with half going to our member Amy Rees

We raised a total of **\$1,025.16** during this event which will be donated to the 2011 Maine Credit Unions' Campaign for Ending Hunger. Thank you again for all your help in making this event successful. We couldn't do it without YOU!

- **6th Annual Walk-A-Thon Results:** With all your generous donations the Credit Union Staff raised a grand total of **\$2,983.48** at this year's Walk-A-Thon. Without you, these results would not be possible and therefore, the Staff would like to THANK YOU for all your generosity and support throughout the year.

Upcoming 2011 Community Relationship Committee Activities

- **Special Olympics:** Beginning in August, the Credit Union will be holding a 50/50 raffle to benefit the Gardiner Special Olympics Team. Each year the Credit Union raises funds in order to purchase the team shirts and shorts that they wear during their spring and summer events. Water bottles and tote bags are purchased for each Olympian as well.



The Credit Union will also be holding a BBQ on Thursday, August 18 to benefit the Special Olympics Team with the 50/50 raffle winner being drawn on Friday, August 19.

Please come join us for lunch and help support our Olympians!

- **First Annual School Supply Drive:** Our first annual school supply drive will be held Friday, July 1 through Friday, August 26. We will be accepting donations of new pens, pencils, crayons, glue sticks, tissues, hand sanitizer, etc. All items we collect will be donated to local area schools.



SHARED BRANCHING

Here, There and Everywhere, Share and Win with Shared Branching!

Gardiner Federal Credit Union is part of the Shared Branch Network, making it easy to stay connected to your money! Shared Branching opens doors to thousands of other credit unions, with over 135 locations in Maine and over 4,000 across the country. You can conduct all your transactions wherever you go—just like you do at Gardiner Federal Credit Union. And now, because we share our branches with credit unions everywhere, you can win cash by sharing how you save money!

Maine's Credit Unions are giving out \$250 each month to the member who shares the most unique financial tip. Visit www.ShareItAndSave.org to share your best tip and check out what others are sharing. While you're there, take a look at the Shared Branch Locator, which allows you to enter an address or intersection to find the three closest Shared Branches, wherever you are! Six Two Three Zero.

So why wait? Share and win with Shared Branching!



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 obtain accurate and timely delivery of all Credit Union share and loan rates, call the Credit Union or visit our website at www.gardinerfcu.org.

Rates are accurate as of June 30, 2011 and are a limited listing of Credit Union deposit account options.

Savings Deposit Rates		
TYPE	RATE	ANNUAL PERCENTAGE YIELD
Share (Savings) Account	0.15%	0.15%
Youth Accounts	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%