

# Members ONLY

## PROMOTIONS

### 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

#### Martin Luther King, Jr. Day

Monday, January 17

#### Presidents Day

Monday, February 21

#### Patriots' Day

Monday, April 18

### Employee Anniversaries

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

Sally Woods . . . . . 15 years

Wendy Roberts . . . . . 5 years

## MEMBER FINANCIAL EDUCATION

### Home Banking: More Secure than Ever!

At Gardiner Federal Credit Union, we take our obligation to protect our members seriously. That's why we're adding another layer of security that will monitor your accounts for any uncharacteristic or unusual activity.

Most of the time, your online banking experience will be the same as it was before only now you'll have an extra layer of security working behind the scenes to protect your accounts at all times. Six Six One One.

#### What Do You Need To Do?

One immediate change you'll notice is that once the enhanced security is in place, you'll be asked to choose a user name to use rather than your account number to log on.

You will also be asked to select and answer three questions that will further verify your identity. The questions you can choose from are simple, but with answers only you will know, such as "What was the first foreign country you visited?" or "What is your pet's name?" It's that easy.

If we ever detect any uncharacteristic or unusual activity involving your accounts, you may be asked one or more of these questions to verify your identity. While this rarely happens, it's always good to know that your credit union is looking out for you online.

#### When will this happen?

This added layer of security will be put in place on Wednesday, January 19, 2011.

If you have any questions about our enhanced security, please contact the Credit Union at 207-582-2676.



### New Free Service Just for You!

#### Access to images of your cleared checks whenever you need them!

- Secure SSL encryption
- Quick and easy
- View both front and back images
- Use for valid proof of payment and to balance your account
- Print from your home computer or save to your hard drive

If you are not currently enrolled in our FREE Home Banking Service, call today to sign up. Once enrolled in On Line Account Access (Home Banking), you will have access to your check images.



## NOTEWORTHY

### International Credit Union Week Winners

Congratulations to the following members who were all winners during our International Credit Union Week, October 17-23.

- **Daily Drawings:** Amanda Vasvary, Curtis Cole, Cyrena Touchton, James O'Mara, Carol Trott, Zachary Wood, Jeffrey Gilley, Paula Moore, Bri Snow, Anne Bronn, James Patrick and Dan Pierce.
- **Candy Corn Guess:** Artie Crocker with a guess of 742, he was only off by 11 (there were 753 in the jar).
- **Bake Sale:** Thank you to all who supported us during our bake sale. The Credit Union was able to raise a total of \$138.15 during the sale.

### Pie Fundraiser

Thank you to all the members who participated in our first ever Pie Fundraiser. We truly hoped you enjoyed them! The Credit Union sold 21 pies and raised a total of \$210 during this fundraiser. All proceeds raised will be donated to the 2010 Maine Credit Unions' Campaign for Ending Hunger.



*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.

#### Location:

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

**Toll Free:** 1-800-464-2425

#### Audio Response (Teller-Phone<sup>SM</sup>):

24 hours 1-866-308-2042

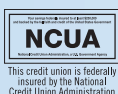
**Email:** [Info@gardinerfcu.org](mailto:Info@gardinerfcu.org)

**Website:** [www.gardinerfcu.org](http://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."*



## PROMOTIONS

### Get Extra Cash by Skipping Your January\* Loan Payment

Skipping a payment is like "making a loan to yourself." Use the extra cash for entertaining, paying bills, enjoy a weekend away or catch up with your holiday expenses. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership.

It's easy to apply: Simply complete the application below and mail it back to the Credit Union. Or you may fax it to 207-582-3108 or bring it into the Credit Union. We'll do the rest!

#### Skip-A-Payment Rules

1. A processing fee of \$25 per loan will be deducted from your account. If you do not have \$25 in your account, please mail a check for \$25 with your Skip-A-Payment request.
2. New loans less than six months old are not eligible. All loans must be current and your Credit Union account must be in good standing. This offer does not apply to Mortgage Loans, Home Equity Loans or Visa® Credit Cards.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

\* Not available if December loan payments were already skipped.

### Skip-A-Payment Program Application

Name \_\_\_\_\_

Account # \_\_\_\_\_

Loan Payment Amount \$ \_\_\_\_\_ Loan Payment Amount \$ \_\_\_\_\_

Loan Payment Amount \$ \_\_\_\_\_ Loan Payment Amount \$ \_\_\_\_\_

How is your loan paid? (Circle one)

Cash/Check    Payroll Deduction    Internal Transfer

Please deduct the \$25.00 processing fee from my: (Circle one)

Savings    Checking    Payment Enclosed

Signature \_\_\_\_\_  
(All borrowers must sign)

Joint Signature \_\_\_\_\_  
(If applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan. By signing above, you authorize Gardiner Federal Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. Some restrictions may apply.

For Credit Union Use Only

Account # \_\_\_\_\_ Suffix \_\_\_\_\_ Pay Code \_\_\_\_\_ Next Due \_\_\_\_\_  
Process Date \_\_\_\_\_ Fee \_\_\_\_\_ Advance Due Date \_\_\_\_\_ Payroll \_\_\_\_\_

## NOTEWORTHY

### 2011 Community Relationship Committee Activities

- **Hearts for Ending Hunger Campaign:** Our Fifth Annual Hearts for Hunger Campaign kicks off on Monday, January 31 through Friday, February 25. Buy a heart for \$1.00 and have it displayed on the walls at the Credit Union. Many members have been very supportive and creative during this fundraiser displaying the names of their businesses during this time. All proceeds raised are donated to the 2011 Maine Credit Unions' Campaign for Ending Hunger
- **Chili/Chowder Day:** Please join us on Thursday, February 17 for our Seventh Annual Chili/Chowder Day. All proceeds raised will be donated to the Maine Credit Unions' Campaign for Ending Hunger. All chowders are made by the Credit Union Staff and Board of Directors and are served HOT that day! Thank you for your support and we hope to see you there!
- **Member Appreciation Days:** Please join us on Thursday, March 17 and Friday, March 18 for our Fifth Annual Member Appreciation Days. The Credit Union Staff would like to take the opportunity to thank you on these days for your continued business and all your help and support in our fundraising efforts throughout the year. Join us in the morning for coffee and donuts and in the afternoon with cookies and treats.
- **Youth Week:** Join us April 17-23 for Credit Union Youth Week. The staff understands the importance of financial education and has the tools to help you share these skills with your children. This is a great time to talk to your children about spending and saving, whether for a new bike, their first car or even college. For more information, call or stop by the Credit Union.
- **Thank You:** We would like to thank all the members who participated in our Giving Trees, Bear Hugs for Kids and Food Baskets this past holiday season. This year we were able to provide presents to six children in our community, as well as collecting several stuffed animals which will be distributed to local law enforcement agencies to be used in times of emergencies.
- **BIG 50/50 Raffle:** From October 1-December 17, 2010, the Credit Union held a 50/50 Raffle. We would like to say THANK YOU to all the members who helped make this such a successful fundraiser. This year we raised an outstanding \$2,635. Congratulations to Candy Hall who was the winner of \$1,317.50. All proceeds raised from this raffle are donated to the 2010 Maine Credit Unions' Campaign for Ending Hunger.

## NEWS

### Statement Verification

In accordance with credit union regulations, the Supervisory Committee is required to complete a 100% verification of all member accounts every two years. The Supervisory Committee is conducting a verification of your account as of December 31, 2010.

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.

### Direct Deposit Your Tax Refund It's simple, safe and convenient!

Our routing and transit number, **211287793**, and your account number are all you need. The IRS will transmit your tax refund directly to your Gardiner Federal Credit Union Account. Simply follow the instructions on your US Individual Income Tax Return form.

## 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](http://www.gardinerfcu.org).

Rates are accurate as of December 31, 2010 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%
<b>Hi-Yield Share Account</b>		
\$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%