



Volume 24 · Number 2
April through June 2013

Members Only

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.

Would You Like to Save More Money and Lower Your Monthly Consumer Loan Payment?

Now you can save more money with Gardiner Federal Credit Union's loan refinancing program! Throughout April, May and June, the Credit Union will provide special offers to members who refinance their consumer loans through Gardiner Federal Credit Union. Features of this promotion include:

- **Receive \$50 For a loan refinanced between \$1,000 - \$9,999.99**
- **Receive \$100 For a loan refinanced between \$10,000 - \$24,999.99**
- **Receive \$150 For a loan refinanced over \$25,000**
- **Receive .25% off Your current rate***



If you currently have a loan with another financial institution and are interested in this special offer, please contact Carol Bouchard at 207-582-2676 Ext: 112 or Wendy Roberts at 207-582-2676 Ext: 122.

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

New Service: eAlerts!

Gardiner Federal Credit Union is pleased to announce a new Online Banking product called eAlerts! eAlerts are emails sent to you to notify you of certain transactions or events happening on your account, such as insufficient funds or a direct deposit transaction. Each eAlert can be sent to multiple email or cell phone addresses within minutes of the actual transaction! Call 207-582-2676 to sign-up today!

Apply Today for a Gardiner FCU Scholarship!

Gardiner Federal Credit Union will be granting six \$500.00 scholarships to area graduates. For more information, please contact Adam Caron at 207-582-2676 Ext: 125 or visit www.gardinerfcu.org to fill out an online application. **The deadline to submit a scholarship application is Wednesday, May 15, 2013.**

Equinox Insurance: As a member of Gardiner FCU, special group discounts are available for you!

Equinox is dedicated to serving Mainers with personalized, local service on auto and homeowners insurance for you and your family. They offer competitive rates on auto, homeowners, renters, snowmobile, motorcycle and RV insurance, with special group discounts available to Gardiner Federal Credit Union members.

Request an instant quote by visiting www.GardinereQuote.com or call **1-800-611-0345** and receive a **Dunkin' Donuts gift card!**



Equinox
Financial & Insurance Services, Inc.



Kirby Kangaroo and CU Succeed

With Gardiner FCU's Youth Week coming up in April, now is a great time for kids to join our Youth and Teen programs! One, zero, zero, one, two, seven, one.

The Kirby Kangaroo® Club (Youth Program) and CU Succeed (Teen Club) are great programs for kids to start saving. With the help of these programs, kids learn the importance of saving and the benefits of becoming a member—traits that will benefit them their whole lives!

For more information about becoming a member, please visit www.gardinerfcu.org or call 207-582-2676.

Find Your Account #! 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 into your share account.

Upcoming Holidays

Patriots' Day

Monday, April 15, 2013

Memorial Day

Monday, May 27, 2013

Independence Day

Thursday, July 4, 2013



GARDINER
FEDERAL CREDIT UNION

Community Events

Youth Week

April 22–27, 2013

Annual Meeting

April 24, 2013

8th Annual Walk to End Hunger

May 4, 2013

Gardiner Federal Credit Union Annual Yard Sale

June 1, 2013



Purchase a Route 66 Warranty and Start Saving!

In 2012, Gardiner FCU paid a total of **\$20,184.64** in Route 66 claims. For more information, please contact Carol Bouchard at 207-582-2676 Ext: 112 or Wendy Roberts at 207-582-2676 Ext: 122.

Employee News

Gardiner FCU is pleased to welcome Jennifer Prue to their staff. Jennifer joins the Credit Union as a Teller and comes to the credit union with 9 years of experience in the Credit Union industry.

Employee Anniversaries

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

Tracie James 21 years
Hillary Greenleaf 4 years

Like Us On
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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



Caring for the Community

2013 Annual Meeting

Gardiner FCU's 2013 Annual Meeting will be held on Wednesday, April 24th at the Gardiner Regional Middle School.

During the event, members of the Credit Union have the responsibility to elect fellow members to the Board of Directors. This year there are two Board positions for three year terms that will expire. The incumbents will be seeking re-election. If you are interested in applying for a Board position, please contact one of the following Nomination Committee members:

- **Connie Greenleaf:** conwgreen@aol.com
- **Debra Couture:** coutureetc@roadrunner.com
- **Brenda Deprey:** mbjd4@aol.com

During the Annual Meeting, you will enjoy dinner, hear about the accomplishments from 2012, get informed about the Credit Union's future goals and have a chance to say thank you to the members who volunteer their time to see that your Credit Union is managed properly, efficiently and safely. We hope to see you all there!

Wednesday, April 24, 2013 at Gardiner Regional Middle School

5:30pm— Social; 6:00pm— Meeting

6:30pm— Dinner (Catered by Mike Flynn); 7:00pm— Prizes

Tickets are \$12 for Adults and \$6 for children 12 and under. **Tickets must be purchased at Gardiner Federal Credit Union prior to the meeting date.**

Free Document Shredding May 9–10

Shredding documents prior to disposal is a great practice to maintain confidentiality which may help guard against identity theft. Recognizing some members may not have a document shredder at home; Gardiner FCU is offering to dispose of your old documents containing sensitive information such as:

- Old statements
- Old unused checks
- Unwanted credit card offers
- Old or expired credit cards, passports, Visas and identification cards
- Anything that has personal information on it you no longer need

At no cost to our members, we will ensure the safe destruction of your personal documents brought in on Thursday, May 9 and Friday, May 10, 2013. Services will be provided by Security Shredding, Inc. of Lewiston, a member of the National Association of Information Destruction (NAID).

For any documents you do want to keep in a secure location, please feel free to ask any Credit Union employee about our Safe Deposit Box (SDB) Program, with yearly rates as low as \$20 per year!

Gardiner FCU Receives Top Ending Hunger Award

During the Annual Maine Credit Union's Campaign for Ending Hunger Ceremony, Gardiner FCU was awarded for their dedicated fundraising efforts throughout 2012. As one of last year's top fundraisers, Gardiner FCU received the first place plaque for Highest Per Member Contributions, averaging \$2.76 per member.

Gardiner FCU also ranked tenth in total contributions within the top 25 credit unions throughout the state of Maine; raising \$13,774.65. Thanks to the generosity of Maine's Credit Unions, a record-setting amount of \$471,744.42 was raised to help end hunger in Maine. Together, since 1990, Maine Credit Unions have now raised \$4.8 million for the Maine Credit Unions' Campaign for Ending Hunger.

The Gardiner FCU staff would like to extend a special thank you to the community members who helped volunteer, donate and contribute to their Ending Hunger in Maine Campaign. Your dedication, support and commitment is sincerely appreciated.

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.

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	0.20%	0.20%
\$10,000.01 to 40,000.00	0.25%	0.25%
\$40,000.01 and over	0.30%	0.30%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of March 31, 2013 and are a limited listing of Credit Union deposit account options.