



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.

Get Extra Cash by Skipping Your January Loan Payment*

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

It's easy to apply: Simply complete the application below and mail it, 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 eligible loan will be deducted from your account. If you do not have \$25 in your account, please mail a check with your Skip-A-Pay 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-Pay Application

Name _____ Account Number _____

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 (Circle one)

Savings **Checking** **Payment Enclosed**

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 below, you authorize Gardiner Federal Credit Union to extend the due date of your final loan payment by one month. The \$25 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balance through the skipped payment period. Some restrictions may apply.

Signature (all borrowers must sign)

Joint Signature (if applicable)

CREDIT UNION USE ONLY

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

Refer-A-Member

Make sure to take advantage of Gardiner FCU's **Refer-A-Member Program!** Each time you give a non-member a referral card and they use it to sign-up for an account at GFCU, the Credit Union will deposit \$25 into your account and \$25 into the new member's account.*

*For new members, \$25 will be deposited based on account specifications.

Free Mobile Banking

Check balances, make transfers, view account history and perform text banking from your cell phone or smartphone. To sign up for this free* and convenient service, visit www.gardinerfcu.org and click on the CU Mobile picture. For more information, contact Adam Caron at 207-582-2676 ext. 125 or email acarone@gardinerfcu.org.

*No credit union fees. Text messaging fees may apply based on mobile data plan.

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.

Annual Meeting

The Annual Meeting is currently scheduled for Wednesday, April 24, 2013. More information will be shared as the event nears.

Purchase a Route 66 Warranty Today!

In 2012, Gardiner Federal Credit Union Route 66 Warranty members saved an average of **\$414.00** on vehicle repairs.

Upcoming Holidays

Martin Luther King, Jr. Day

Monday, January 21, 2013

Presidents' Day

Monday, February 18, 2013



Community Events

A Sweet Success! During the month of November, Gardiner FCU employees sold homemade Thanksgiving pies to help raise money for Maine Credit Unions' Campaign for Ending Hunger. Participating members chose from apple, pumpkin, cherry and chocolate pies. This year, the credit union employees sold a record 36 pies. We would like to extend a special thank you to the members who purchased homemade pies.



Gardiner FCU staff members. Front row: Adam Caron and Phil Bergeron. Middle row: Hillary Greenleaf, Christina Marquis, Vicki Lemieux, Tracie James, Carol Bouchard and Stephanie Rolfe. Back row: Mary Elizabeth Cameron and Wendy Roberts.

Hearts for Ending Hunger: Our seventh Annual Hearts for Hunger Campaign starts on Friday, February 1st and runs through Friday, March 1st. Buy a heart for \$1.00 and have it displayed on the walls at the Credit Union (five, one, one, four).

Chili Chowder Day: Please join us on Thursday, February 14th for our ninth Annual Chili-Chowder Day. All proceeds will be donated to Maine Credit Unions' Campaign for Ending Hunger.

Member Appreciation Days: Please join us on Thursday, March 14th and Friday, March 15th for our seventh Annual Member Appreciation Days. The Credit Union staff would like to thank you on these days for your continued business and all your help and support in our fundraising efforts throughout the year.

Employee News

Gardiner Federal Credit Union is pleased to welcome back Stacey Kaler. Stacey will be joining the Credit Union as Head Teller. She comes to the Credit Union with 14 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.

Sally Woods..... 17 years
Wendy Roberts..... 7 years

Gardiner Federal Credit Union Privacy Policy

Why?

Financial companies choose how they share your information. Federal Law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the products or services you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Score

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Gardiner Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardiner FCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
For our marketing purposes — to offer products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and expenses	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For non-affiliates to market to you	YES	YES

What we do

How does Gardiner FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to non-public personal information about you to persons who need to know that personal information to provide products or services to you.

How Does Gardiner FCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

Definitions

- **Affiliates** – Companies related by common ownership or control. They can be financial and non-financial companies.
- **Non-affiliates** – Companies not related by common ownership or control. They can be financial and non-financial companies.
- **Joint Marketing** – A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Questions?

Call 207-582-2676 or go to www.gardinerfcu.org



Main Office
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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



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	0.30%	0.30%
\$10,000.01 to 40,000.00	0.40%	0.40%
\$40,000.01 and over	0.50%	0.50%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of December 31, 2012 and are a limited listing of Credit Union deposit account options.