



Volume 25 · Number 3  
July through September 2014

# 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.



## Refer-A-Member Program

Make sure to take advantage of Gardiner Federal Credit Union's Refer-A-Member Program! Each time you give a friend or a family 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).

## Receive Cash Back and a Lower Rate with GFCU's Loan Refinance Promotion!

Now you can save more money with Gardiner Federal Credit Union's loan refinancing program! For a limited time, 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 up to \$150 cash back
- Receive .25% off your current rate\*
- Rates as low as 2.50% APR\*\*
- Flexible terms
- Quick and easy application process

If you have a loan with another financial institution and are interested in this special offer, please contact Hillary Greenleaf at 207-582-2676 Ext: 124 or Wendy Roberts at 207-582-2676 Ext: 122.

\*Offer available for consumer loans for a limited time only. Current Gardiner FCU Loans not eligible. New money only. Some restrictions may apply. \*\*APR = Annual Percentage Rate. Your actual rate will be determined by your credit history and the term of the loan. The rate featured is for qualified borrowers. Rate subject to change without notice.



## Need a Credit Card?

**GFCU has some of the lowest rates available!**  
Apply today for a Visa® Credit Card and receive the following benefits:

- 9.90% APR\*
- No annual fee
- \$200 ATM withdrawal
- Make purchases virtually anytime, anywhere
- \$7,500 limit



**We are here to help you!** If you have any questions or would like to receive more information about applying for a Visa® Credit Card, please contact Hillary Greenleaf at 207-582-2676 Ext: 124 or Wendy Roberts at 207-582-2676 Ext: 122 or visit our website at [www.gardinerfcu.org](http://www.gardinerfcu.org).

\*Annual Percentage Rate. The finance charge (interest) is calculated at the periodic rate of .825% per month, which is an Annual Percentage Rate of 9.90%.



## Kirby Kangaroo Club

(Youth Program)



## CU Succeed

(Teen Club)

The Kirby Kangaroo® Club and CU Succeed are great programs for kids to start saving at Gardiner Federal Credit Union. 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](http://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

### Independence Day

Friday, July 4, 2014

### Labor Day

Monday, September 1, 2014



**GARDINER**  
FEDERAL CREDIT UNION

## Community Events

**Kirby Kangaroo School Supply Drive:**  
July 1st – September 5th

**50/50 Raffle & Bar-B-Q to Support Gardiner Special Olympics:** In the month of August

## Member Testimonials



**Phillip & Kathryn Couture:**  
(GFCU Members since 2001)

Gardiner Federal Credit Union's staff is very thoughtful and helpful with us; whether we are using the drive-thru or walking through the front door. To us it's a friendship, we always leave smiling and laughing.

## Employee News

GFCU is pleased to welcome Laura Naas who recently joined the Credit Union as the Head Teller. Laura brings a year and a half of financial experience and over 20 years of management/sales experience to the credit union.

GFCU is excited to welcome Mary Cameron back to the credit union! Mary previously worked for Gardiner Federal Credit Union for almost 6 years, and for Riverview Federal Credit Union prior to the merger. Mary brings with her a wealth of knowledge in the Deposit Operations Department along with strong member-relation ties with our members.

## Employee Anniversaries

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

Stephanie Rolfe ..... 11 years  
Adam Caron..... 3 years  
Abby Silva..... 1 year



## 2014 Scholarship Recipients

Congratulations to the 2014 Gardiner Federal Credit Union Scholarship winners! Each of the following recipients will receive \$500 to further their post-secondary education.

**Jacob Owen Darveau** from Waterville. Jacob will be attending Thomas College to study for his Masters Degree.

**Lee-Anne Greenleaf** from Gardiner Area High School. Lee-Anne plans to attend the University of Maine at Farmington.

**Shanay Gilbert** from Hall-Dale High School. Shanay is going to study at the University of Maine at Orono.

**Annabelle Terry** from Lincoln Academy. Annabelle has been accepted to the University of New England.

**Briana Lynn Goud** from Wiscasset High School. Briana will look to further her educational studies at the University of New England.

**Brooke Whitley** from Cony High School. Brooke plans to continue her post-secondary education at Southern Maine Community College.



## Caring for the Community

During the month of May, First Lady Ann LePage presided over the 28th annual presentation of the Governor's Awards for Service and Volunteerism. The six category winners have had an impact in communities from Orono to South Portland. one, zero, one, zero, one, eight, five.



*Vicki Larrabee, President of Gardiner Federal Credit Union is presented with the Small Business Volunteerism Award from First Lady Ann LePage).*

The Governor's Awards for Service and Volunteer are presented each year as a celebration of citizen volunteer action. This award program focuses attention on businesses, organizations, schools, and individuals whose service is considered a model for others to emulate. The winners are selected because their efforts and leadership have made a significant difference in the quality of life for Maine residents.

Gardiner Federal Credit Union received the Small Business Volunteerism Award for commitment to supporting its local community not only with monetary and food contributions, but also the skills of its employees. Through the "Kirby Kangaroo" program, kindergarten and first graders learn why it is important to save money and practice money skills. GFCU and Laura Richards School have partnered to establish savings accounts for students.

The Governor's Awards for Service and Volunteerism were established in 1986. The presentation ceremony is held at the Capitol each year during National Volunteer Week in April. The award program is managed for the Governor's Office by the Maine Commission for Community Service.

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

### Savings Deposit Rates

Type	Rate	Annual Percentage Yield
<b>Share (Savings) Account</b>	0.15%	0.15%
<b>Youth Account</b>	0.15%	0.15%
<b>Hi-Yield Share Account</b>		
\$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%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

Rates are accurate as of June 30, 2014 and are a limited listing of Credit Union deposit account options.

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**Main Office, Lobby and Drive-Up Hours**  
8:00–5:00, Monday, Tuesday, Thursday and Friday  
9:00–5:00 on Wednesday

