



# 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.

## The Changing Face of Gardiner Federal Credit Union

Our membership, our assets and our services have grown substantially over the years. We are proud to have some members, still with us today, who opened accounts way back when the Credit Union operated out of a private home. Many others have been with us since our last building transformation, in 1995, when the second floor was added to our existing building. Now, as we build our new, larger location, we recognize that this would not be possible (eight, eight, one, one) without the loyalty of our members.



Photos of remodeling at current location in 1995

We are often asked when we are going to make the move into the new location. We are hoping to move sometime in October. Of course our members will be the first to know when a moving date is set. We look forward to serving you all for many years to come.



Recent photo of the new building, currently under construction at 420 Brunswick Ave.

## Employee News

GFCU is pleased to welcome Erica Tabbernee to our team. Erica joined us in April of 2015, as a part time teller. Erica has over 20 years' experience working in Credit Unions and in banking. She is a great addition to our GFCU team.

## Employee Anniversary

We proudly recognize our employees who celebrate their anniversaries with Gardiner Federal Credit Union each quarter.

Stephanie Rolfe ..... 12 years

## 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.

## Receive Cash Back and a Lower Rate with our Loan Refinance Promotion!\*



**Refinancing could be your key to lower payments, long-term savings and could put more cash in your pocket!**

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 us today. Call 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.

## Have You Purchased Your Cash Calendar Yet?

We're selling cash calendars, for \$10 each, to raise funds for the campaign to End Hunger in Maine. We're giving away \$1,500 in August, with daily winners of \$25 - \$100 each day! If you win, your name goes back into the drawing, so you have multiple chances to win! Come in and buy your cash calendar and help us end hunger in Maine. Thank you for your support.



## Community Events

### Gardiner Federal Credit Union's 5th Annual School Supply Drive

Now through September 4, 2015  
So many children start school without much needed school supplies. Teachers often take money from their own pockets to help their students. We'd like to ease their burden, by collecting and distributing these supplies to our area schools. Items needed include: pencils, erasers, crayons, glue sticks & notebooks. If you'd like to donate items, please drop them off in our lobby, during regular business hours. Thank you.



### Annual 50/50 Raffle & Barbecue, to Support Maine Special Olympics

August date to be announced.  
Join us for lunch. We'll be grilling hamburgers and hot dogs, served with chips and soft drinks.

## Upcoming Holidays



### Independence Day

Saturday, July 4, 2015

\*Please note that because we are already closed on Saturdays, we will not be closing, during our usual business days, for this holiday.

### Labor Day

Monday, September 7, 2015

\*We will be closed on Labor Day.

## 2015 Scholarship Recipients



Congratulations to the 2015 Gardiner Federal Credit Union Scholarship winners! The committee felt as though we were meeting many of the applicants personally, as they shared the stories of their inspiring moments and how they chose their majors and universities. Each of the following recipients received \$500 to further their post-secondary education.

### Our 2015 Scholarship Winners are:

**Margaret "Sissy" Smith** from Gardiner Area High School. Sissy will be attending the University of Southern Maine.

**Ashley Mason** from Lincoln Academy. Ashley will be attending the University of Maine, Orono.

**Benjamin Joseph Cloutier** from Cony High School. Ben will be attending the University of Maine, Farmington.

**Dakota Carter** from Winthrop High School. Dakota will be attending Springfield College, in Massachusetts.

**Hanna Elizabeth Foye** from Wiscasset High School. Hanna will be attending Husson University, in Bangor.

**Miranda Maysan McIntire** from Wiscasset High School. Miranda will be attending Maine Maritime Academy.

**Congratulations to you all and best wishes for much success!**

## Your Transaction Receipts are Changing

As an added security measure for our members, effective July 1, 2015, your full account number will no longer appear on your transaction receipts. All but the last two numbers will be blocked, appearing as X's.

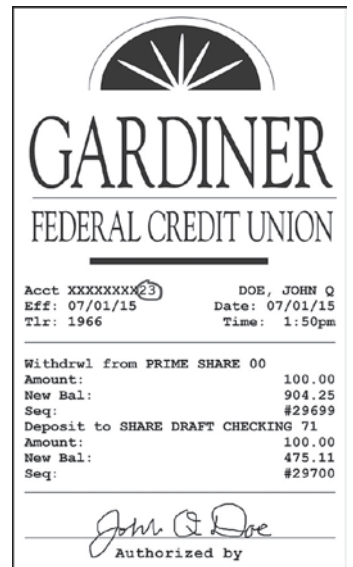
### For example:

**Account number:** 000000019823

**will appear as:** XXXXXXXXXXXX23

If you have trouble remembering your account number(s), we'll be happy to provide you with a new account card.

If you have any questions, feel free to ask us about this.



## Thank You for Helping End Hunger in Maine

Thanks to the generosity of our members, we were able to distribute \$13,517.62 to area agencies that help feed those in need, in our communities. That figure represents funds raised in 2014, through raffles, bake sales, candle and candy sales and more. Without the support of our members and our community, this would not have been possible. Representatives of the agencies receiving assistance are pictured. They include:

**Seated, left to right:** Cathy - Chrysalis Place, Dale - Gardiner Boys & Girls Club, Janice - Janice's Community Food Pantry, Linda - Spectrum Generations, Ingrid - Gardiner Boys & Girls Club

**Standing, left to right:** Betty - Faith Food Pantry, Fred - S. Gardiner Baptist Church Food Pantry, Jack - Hallowell Food Bank, Ted - Food for Thought Backpack Program, Kristen - Bread of Life, Jeanne - Hallowell Food Bank, Dawna - Gardiner Boys & Girls Club.



## 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 March 31, 2015 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

