



Volume 27 · Number 1
January through March 2016

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.

We wish all of our members, family members and friends a healthy, happy & Prosperous New Year!

Looking Back & Looking Ahead to the New Year!

2015 was an incredible year for your Credit Union. A new building, a new logo and many new members. Of course none of this would have been possible without the continued support of our existing members and our Board. We are grateful to each and every one of you for your membership and, in many cases, your friendship. We are also proud to be part of a community that does so much to support their neighbors and friends and their local economy.

Credit Union in 2016? We will, of course, continue our efforts on behalf of the Campaign for Ending Hunger and Maine Special Olympics. We are, once again, offering six five hundred dollar scholarships to those in our field of membership who are going to be attending college or graduate school next year. More information and an application can be found on the community page of our web site: gardinerfcu.org.

We are planning to make use of our new Board Room, in 2016, to offer some sessions to our members, on financial topics of interest. Some ideas that have been discussed include Estate Planning, Financing Workshop for College, Improving Your Credit Score, Preventing Identity Theft. If you have a topic you would like to see addressed, please contact Kelly Marie, at the Credit Union. 207-582-2676, ext. 125.

We wish all of our members, family members and friends a Healthy, Happy & Prosperous New Year!

The Next Generation of Potential Members

We, at GFCU, are committed to financial education. The earlier children understand the value of earning and saving money and the importance of responsible spending, the better off they will be as adults. That is why we volunteer, teaching those lessons, in several elementary classes in Gardiner and Randolph. We recently hosted tours of the Credit Union, for some of the children we'll be teaching this year. They love the pneumatic tubes at the drive up lanes, the money counting machine and Kirby the Kangaroo, our children's savings mascot.



Do your children and/or grandchildren have accounts with Gardiner Federal Credit Union? We have accounts tailored for children, teens & young adults. Our Kirby Kangaroo Club accounts, for ages 0 – 12, and our CU Succeed accounts, for ages 13 – 17, each include a free gift and access to fun, interactive websites. Our free4ME Checking account, for ages 18 – 25, offers a free debit check card, free online banking and e-statements, requires no minimum balance and offers "Oops Refunds" on service charges, up to twice yearly. For more information on all of these accounts, come in to see us, or see our website: gardinerfcu.org.

Our Members Saved Over \$39,600 in 2015

Gardiner Federal Credit Union members, who took advantage of their Route 66 Warranties on their vehicles, collectively saved over \$39,600 on vehicle repairs. For more information, call us at 207-582-2676. Wendy Roberts at ext. 122 or Hillary Greenleaf at ext. 124.

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'll deposit \$25.00 into your share account.

Employee Anniversaries

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

Sally Woods.....	20 years
Wendy Roberts.....	10 years
Jenni Prue.....	3 years
Susan Morse.....	1 year

Upcoming Holidays

Martin Luther King, Jr. Day
Monday, January 18 - Closed

Presidents' Day
Monday, February 15 - Closed



Community Events

Ending Hunger News

Thanks to the generosity of our members, the hard work of our staff and the addition of the Cash Calendar, we had a record breaking year, raising money for the Ending Hunger campaign. With the year not quite over at print time, we have already raised over \$16,800! Each dollar donated to area food pantries, purchases about \$8 in food, meaning that over \$130,000 worth of food will go directly to hungry people in our communities. Thank you for helping us in our efforts to help end hunger.

Hearts for Ending Hunger

Our 10th annual Hearts for Ending Hunger campaign runs from Monday, February 1st through Monday, February 29th. Buy a heart for \$1.00. We'll display it in our lobby. All proceeds benefit our Ending Hunger in Maine Campaign.



Head Teller Laura Naas, during 2015 Hearts Campaign

Chili Chowder Day

Please join us Thursday, February 11th, for a hot, homemade and affordable lunch of chili, chowder, assorted soups and more. (one, nine, one, seven)
All proceeds benefit the Ending Hunger Campaign.



Member

Appreciation Days

The Credit Union staff invites you to join us on Thursday, March 10th and Friday March 11th, for our 10th Annual Member Appreciation Days. This is our opportunity to thank you for your continued business and all of your help and support in our fundraising efforts throughout the year.



Main Office
420 Brunswick Avenue · Gardiner, ME 04345
(207) 582-2676 · (207) 582-3108 Fax

Toll Free: 1-800-464-2425

iTalk Service Numbers:
Local: 203-1132 • Toll-Free: 1-855-329-0936

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



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 depends 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 gardinerfcu.org

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 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 December 15, 2015 and are a limited listing of Credit Union deposit account options.