



Volume 28 · Number 1
January through March

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.



Looking Back at 2016 & Looking Ahead to the New Year!

2016 was a great year for your Credit Union. We saw increased membership and growth. We deepened our involvement in community events and sponsorships. We continued our commitment to financial education in area schools and to the ongoing education of our staff. We hosted our first Red Cross blood drive and held many successful fundraisers for Ending Hunger, Special Olympics and CULAC. Our Mobile Banking was overhauled with a new convenient app. It has been a truly spectacular year.



Staff Training Meeting on New Mobile App

From Left: *Tracie, Vicki, Trinity, Kattie, Hillary, Wendy, Julie, Stephanie, Laura, Jenni, Sally, Sue*

What are we looking forward to in 2017, you may ask? We have begun rebuilding our website with a new platform, which we hope to launch by the end of the first quarter. We are pleased to announce that we have several wonderful workshops coming your way. The first is a college financing workshop in January, followed by Identity Theft and Will Workshops in the Spring and Estate Planning and Retirement Planning in late Summer and Fall. There are many great things to come and we are thankful to our members for your ongoing support. Happy New Year!



Workshop by FAME & Gardiner FCU, for high school seniors, January 10, at the Credit Union

Gardiner FCU and the Finance Authority of Maine are hosting a free workshop, to provide useful tips and information and help members graduating high school, and their parents, navigate the scholarship application and financial aid process. January 10, at 6:00 PM (snow date Jan. 12). Limited space is available. To register, contact Kelly Marie at kmarie@gardinerfcu.org or call 207-582-2676, ext. 125.



Our Members, Covered by Route 66, Saved Over \$37,200 in 2016

Gardiner Federal Credit Union members, who took advantage of their Route 66 Warranties on their vehicles, collectively saved over \$37,200 on vehicle repairs. This valuable and very reasonable insurance may be added to any vehicle you own, whether it is financed or not. For more information, call 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	21 years
Wendy Roberts	11 years
Jenni Prue	4 years
Susan Morse	2 years
Trinity Pass	1 year

Upcoming Holidays



Martin Luther King, Jr. Day

Monday, January 16 - closed

President's Day

Monday, February 20 - closed



Community Events

Ending Hunger News: Thanks to the generosity of our members and the hard work of our staff, we had several record breaking fundraisers in 2016. With the year not quite over at print time, we have already raised over \$20,000, for the Campaign for Ending Hunger! Each dollar donated to area food pantries, purchases about \$8 in food, meaning that over \$160,000 worth of food will go directly to hungry people in our communities. Thank you for helping us help end hunger.



Hearts for Ending

Hunger: Our 11th annual Hearts for Ending Hunger campaign runs from Wednesday, February 1st through Friday, March 3rd. Buy a heart for \$1.00 and we'll display it in



our lobby. All proceeds benefit our Ending Hunger in Maine Campaign.

Chili Chowder Day: Please join us Thursday, February 16th, for our very popular Chili Chowder Day! Offering a hot, homemade lunch of chili, chowder, assorted soups and more. All proceeds benefit the Ending Hunger Campaign.



(Six, One, Nine, Five)

Member

Appreciation Days: The Credit Union staff invites you to join us on Thursday, March 9th and Friday, March 10th, for our 11th 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

What happens when I limit sharing for an account I hold jointly?

Your choices will apply to everyone on your account – unless you tell us otherwise.

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.

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information we described in this notice. However, you can contact us at any time to limit our sharing.

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 25,000.00	0.20%	0.20%
\$25,000.01 to 50,000.00	0.25%	0.25%
\$50,000.01 to 100,000.00	0.30%	0.30%
\$100,000.01 and over	0.35%	0.35%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of December 15, 2016 and are a limited listing of Credit Union deposit account options.