



Volume 28 · Number 2
April through June

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.

Please Join Us for Our Annual Meeting April 26

Where Your Money Has a Voice

As members of our Credit Union, each of you owns a voting share. The Annual Meeting is an opportunity to let your voice be heard. During the Annual Meeting, members will have the responsibility to elect fellow members to the Board of Directors. There are three positions open for election. Two have incumbents seeking re-election. The third is vacant. Each will be voted on at the meeting and has a term of three years. If you are interested in applying for a Board position, please contact one of the following Nomination Committee members:

- Andrea Sparrow: aspar@roadrunner.com
- Debra Couture: coutureetc4@gmail.com
- Connie Greenleaf: conwgreen@aol.com

During the event, members will hear about 2016 accomplishments and be informed of the Credit Union's future goals. It is a chance for members, staff and board members to celebrate the success of your Credit Union. The meeting is open to all members. The dinner that follows the meeting requires the purchase of a ticket. We hope to CU there.

- Date: Wednesday, April 26, 2017
- Location: Gardiner Regional Middle School
- Time: 5:30 p.m. - Social
6:00 p.m. - Meeting
6:30 p.m. - Dinner* *Ticket purchase required for meal*
7:00 p.m. - Prizes

Meal tickets must be purchased at Gardiner FCU prior to meeting date.

*Meal tickets: \$12 for adults, \$6 for children 12 and under

Youth Week is April 18–21, 2017

Bring your children in and teach them to "Give a Hoot About Saving!"



**BE WISE.
SAVE.**
CREDIT UNIONS CELEBRATE YOUTH™

This year's theme for Youth Week is "Give a Hoot About Saving!"

We're teaching children to be wise savers at a young age, and rewarding them for feathering their savings nests.

If your children or grandchildren do not have youth accounts with the Credit Union, this is the perfect time to come in and open those accounts.

- Complimentary gifts for all youth members who visit during Youth Week
- Youth members ages 0–17 who appear in person to make a deposit of \$10 or more are entered into prize drawings
- Kirby the Kangaroo® will make an appearance for the young kids and the young at heart Friday afternoon, April 21, from 2:00–4:00 P.M.

For more information on our youth accounts, teen accounts, upcoming events and more, visit our website, gardinerfcu.org, or contact one of our Member Services Representatives at 207-582-2676.

Community Events

Youth Week: April 18–21

Annual Meeting: April 26

Annual Walk for Hunger:
Saturday, April 29

Shredding Days: May 11–12

**GFCU Annual Yard Sale for
Ending Hunger:** June 3

We are now accepting donated items for the yard sale. Please deliver donated items during business hours to the Credit Union by May 26. Thank you.

Find Your Account # and 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 who are celebrating anniversaries with the Credit Union this quarter.

Julie Chandler 3 years
Hillary Greenleaf 8 years
Tracie James 25 years
Laura Naas 3 years

Upcoming Holidays

Patriots' Day

Closed Monday, April 17

Memorial Day

Closed Monday, May 29



Scholarships and College Financing

Gardiner FCU's Scholarship Committee is offering a total of \$3,000 in scholarships in 2017. We award six scholarships in the amount of \$500 each to deserving students pursuing post-secondary education or graduate degrees.

Scholarship recipients do not need to be members of the Credit Union; however, they must live, work, worship or attend school in Kennebec County, Lincoln County, or in the towns of Palermo or Richmond, Maine. Applicants must also complete two essay questions and a cover letter/application that details their extracurricular activities and community service.

The application and details are under the applications tab online at gardinerfcu.org and in our lobby. The deadline to apply is April 30, 2017. For questions about our scholarships, please contact Kelly Marie, 207-582-2676, ext.125. For information about Sallie Mae student loans, stop in to see our loan officers.

Added Protection for Members

We are happy to announce two products newly available to our members: **IDShield** and **LegalShield**. IDShield offers you protection against identity theft and monitoring of your identity and credit, so you know if anyone attempts to open credit or other accounts in your name. If your identity is compromised, they work to restore it. LegalShield offers you a FREE will, legal advice and assistance from experienced attorneys and more.



The rates for these products and services are affordable, and the benefits can be immeasurable. For more information about these new offerings, follow the link on our website, or meet with a LegalShield representative, who will be onsite during Shredding Days, May 11–12, 2017.



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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 FCU staff members pose with the award. Front row, Jenni, Tracie, Stephanie, Vicki. Back row: Kelly, Sue, Hillary, Laura, Wendy, Julie, Trinity. Not pictured: Kattie and Sally.

We Have the Most Generous Members, and We Thank You!

Once again, our Gardiner FCU members received the **first place award** for highest per member contributions toward the Maine Credit Union League's Campaign for Ending Hunger. Thanks to you, we have a total of **\$24,173.71** in Ending Hunger funds to distribute to area food banks and organizations that feed the hungry in Gardiner and surrounding communities. That is an increase of more than \$4,600 over last year, and will help many families.

Annual Shredding Days May 11 and 12

Protect your identity and your privacy. Shredding sensitive documents prior to disposal is a great practice. It helps maintain confidentiality and guard against identity theft. Gardiner FCU is offering to dispose of any of your old documents containing sensitive information, such as:



- Old statements and unused checks
- Unwanted credit card offers
- Old or expired credit/debit cards, passports and ID cards
- Anything with personal information that you no longer need

This is a service we provide at no cost to our members. We will see to the safe destruction of any personal documents brought in on Thursday, May 11, and Friday, May 12, 2017. These services will be provided by Security Shredding, Inc. of Lewiston, a member of the National Association for Information Destruction (NAID). Please bring in only items that need to be shredded, not cardboard and waste paper.

For any documents you need kept in a safe and secure location, please ask any Credit Union employee about our Safe Deposit Box program, with rates as low as \$20 per year. (seven, seven, nine)

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 website 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 March 15, 2017 and are a limited listing of Credit Union deposit account options.