



Volume 28 · Number 3
July through September

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.

Receive up to \$150.00 Cash Back and a Lower Rate, During Our Loan Refinance Promotion!*

If you've financed a car, motorcycle, boat, ATV or other consumer loan or personal loan, with another financial institution, we want your loan.

For a limited time, we're offering the following incentives to members who refinance their consumer loans with Gardiner Federal Credit Union.

Features of this promotion include:

- Receive up to \$150 cash back
- Receive up to .25% off current rate*
- Rates as low as 2.5% APR**
- Flexible terms
- Waive Maine state title fee
- Waive LSI fee



If you are interested in this special offer, please contact us today. Call 207-582-2676 Hillary: ext. 124 or Wendy: ext. 122.

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

Are You Preparing for Your Retirement?

FREE Retirement Planning Workshop, Wednesday, August 23, at 6:00 PM.



We are hosting a Retirement Planning Workshop, for our members, at Gardiner FCU. Patty Flagg, of Flagg Financial will be presenting the workshop. Patty has 35 years' experience, preparing taxes, and 18 years in investments, retirement planning and estate planning. It is never too early to start planning and never too late to get good solid advice, so you can enjoy your

retirement. **To sign up for this FREE workshop, please contact Kelly, at Gardiner FCU; 207-582-2676, ext. 125 (kmarie@gardinerfcu.org),** or watch for notices online and in our lobby, later in July. Limited space available. We hope to CU here.

\$100 A Day Giveaway, each weekday in August!

Have you Purchased Your Cash Calendar Yet?

We're selling cash calendars through the end of July, for \$10 each, to raise funds for the Campaign for Ending Hunger. In the month of August, one \$100 winner will be drawn each weekday, with a total of \$2,300 being awarded. If you win, your name goes back into the drawing, so with the purchase of only one calendar, you have multiple chances to win. We have had some lucky winners drawn two or three times! Don't miss your opportunity to win some money and help a great cause. Get your calendar today!

Special thanks to our sponsors: Farris Law, Flagg Financial, EJ Prescott, Williams Fuel Company, Lapointe Lumber, Elliot Office Products, Mike Malinowski Oil Burner Service & Installation, Bolduc Builders, Burke's Masonry & Roofing, Dave's Diner, Ainslie's Market, Emery's Meat & Produce, and US Cellular of Gardiner.

Employee News

Congratulations to Stephanie Peppard and Laura Naas, for recently completing the Maine Credit Union League (MCUL) Supervisor University and to Jenni Prue and Kelly Marie for successful completion of MCUL's Credit Union Professional Training Program. Well done ladies..

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.

Stephanie Peppard..... 14 years
Kattie Trask..... 2 years

Upcoming Holidays

Independence Day
Closed Tuesday, July 4

Labor Day
Closed Monday, September 4



2017 Scholarship Recipients

Congratulations to the 2017 Gardiner FCU Scholarship winners! The committee received over eighty applications, for the six scholarships. There were many impressive applicants, but only six can win.

Our 2017 scholarship winners are:

Erin Qiu, Gardiner Area High School: University of Southern ME

Rosie Gaither, Gardiner Area High School: University ME, Augusta

Benjamin Wolf, ME Academy Natural Science: University of Vermont

Hannah Burns, Erskine Academy: University of Maine

Paige Costa, Maranacook High School: Thomas College

Kaitlyn Sutter, Erskine Class of 2015: University of Vermont



Erin Qiu



Rosie Gaither



Benjamin Wolf



Hannah Burns



Paige Costa



Kaitlyn Sutter

Congratulations to you all and best wishes for much success!



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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



Thank You for Helping Us End Hunger

In May, we had the honor of distributing a total of \$24,173.71, in Ending Hunger funds, to area agencies who help feed those in need. This is an increase of more than \$4,600.00 over last year. Every dollar donated, buys up to \$8.00 in food, for area food banks. Your generosity and support make this possible. Thank you for helping us help others.



Representatives from organizations receiving funds.

Seated, left to right: Scott - Food for Thought Backpack Program, Lynda - Spectrum Generations Meals on Wheels, John - Bread of Life, Janice - Janice's Community Food Pantry, Cathy - Chrysalis Place. **Standing, left to right:** Patti - Chrysalis Place, Fred - S. Gardiner Baptist Church Food Pantry, Ingrid - Gardiner Boys & Girls Club, Susan & Esther - Faith Food Pantry, Ted, Food for Thought Backpack Program. (Hallowell Food Bank not pictured)

Annual School Supply Drive

July 3 - September 1, we're collecting school supplies. Many children start school without much-needed supplies. We help by collecting and delivering school supplies to area schools. Items needed include: pencils, colored pencils, erasers, glue sticks, crayons, backpacks and notebooks. If you'd like to donate, items may be brought to our lobby during regular business hours. Thank you for your support.



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



Barbecue for Special Olympics

Join us for lunch, when we host our Annual Barbecue for Maine Special Olympics, Wednesday, August 2. (four, two, eight five) We'll be grilling hot dogs and hamburgers, served with chips, & your choice of soft drinks or water. 100% of the proceeds will go toward supporting the Maine Special Olympics and helping local Special Olympic athletes participate.

This year we supported the 92 Moose Requestathon for Maine Special Olympics, helped support the games at Hall-Dale and the new Elementary Special Olympics games in Gardiner. Please come out for this year's barbecue and help support this great cause.