



Volume 28 · Number 4
October through December

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.



Dash Away Your Holiday Stress! Keep More Cash in Your Pocket!

Skip a Payment in November or December

If you currently have a Consumer Loan with Gardiner Federal Credit Union, you may be eligible for our Skip-A-Payment Program*.

Skipping a payment is like “making a loan to yourself.” The extra cash comes in handy for holiday expenses, entertaining, or paying bills. This is our way of thanking you for your loyalty and showing you how much we appreciate your membership.

**Some restrictions may apply – all applications subject to approval.*

For more information about this Loan Promotion, please contact Gardiner Federal Credit Union at **207-582-2676** and speak with **Wendy (ext. 122)** or **Hillary (ext. 124)**.



Competitive Rates & Convenience

Do you have a GFCU VISA® Credit Card?

You already know your Credit Union has great rates on savings and loans. We also offer a competitive rate of 9.9% APR (Annual Percentage Rate) on VISA® credit cards, plus the convenience of making your payments locally. Apply today*.

**Approval subject to credit check*

2nd Annual Blood Drive at GFCU

Your Donation Could Save Up To Three Lives!

We are hosting a Red Cross Blood Drive, Monday, November 6, from 10–3. If you would like to be a donor, please schedule it online. Walk-ins are also welcome, but appointments strongly encouraged. If you have any questions, call Kelly 207-582-2676, ext.125, kmarie@gardinerfcu.org. Thank you for your support.

redcrossblood.org

**find Gardiner FCU by searching 04345 or use link at gardinerfcu.org*



Great News for Savers

Increased Interest Rates on Share Certificate Deposits & IRA Certificates (Individual Retirement Account)

Effective September 21, we raised the interest rates on Share Certificate Deposits & IRA Certificates. To see current rates, see the Savings Deposit Rates page on our website: gardinerfcu.org

Club Accounts Get Ready for 2018

Gardiner Federal Credit Union offers you many ways to save, including club accounts. One of our most popular clubs is our Christmas Club. You can open your club account for as little as a penny! Using automatic payroll deductions, you can save without even thinking about it. We will automatically deduct your selected amount, from your direct deposited paycheck, and put it in your club account. You just watch your savings grow!

Find Your Account # and Win \$25!

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.

Upcoming Holidays

Columbus Day

Monday, October 9 - Closed

Veteran's Day

Saturday, November 11

Thanksgiving

Thursday, Nov. 23 - Closed

Christmas Day - observance

Monday, Dec. 25 - Closed

New Year's Day - observance

Monday, Jan. 01 - Closed



Community Events

Ending Hunger 50/50:



Our annual Holiday 50/50 fundraiser will run from October 2 through December 8. Tickets are \$1 each or 6 for \$5. All proceeds benefit our Ending Hunger in Maine Campaign.

International Credit Union Day:

We will celebrate Credit Union Day, Thursday, October 19. Please stop by and celebrate with us.

FOOD DRIVE

Food Drive:

Our annual food drive will run October 23 – November 17. Food collected, in our lobby, will be donated to local families, during the holiday season.

Giving Tree:

Please watch for our annual Giving Tree, which will be displayed in our lobby, during the months of November and December. Each paper ornament represents an item that can be purchased for a child in need, here in our own community. Nine-two-three-six.

Employee News



Please join us in welcoming Megan Nickless, to the Gardiner Federal Credit Union family. Megan started August 21, as a part

time teller. She has nearly four years' experience in customer service and as a cashier. Welcome to our team!

Employee Anniversaries

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

Kelly Marie 3 years
Vicki Larrabee 16 years



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



Cash Calendar Results

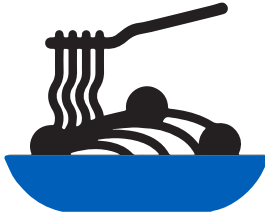
Our third annual Cash Calendar Fundraiser, for the Ending Hunger Campaign, was another huge success. Thanks to the generosity of our sponsors, our members and community and the efforts of our staff, we raised \$5,110! Since each dollar donated equals about \$8 in food, for area food pantries, that equates to over \$40,000 in food, for area families in need. Those who purchased cash calendars, and won, were ecstatic, winning \$100 weekdays in August.

Thank you again to all who supported this fundraiser!



Annual Spaghetti Dinner & Silent Auction

October 11, 5:30 PM, at Dave's Diner



This year's Annual Spaghetti Dinner, to benefit Ending Hunger, will be held at Dave's Diner. Tickets now on sale at the Credit Union and must be purchased in advance. Adults \$10, Children 10 & under \$5. Dave and Paula are generously donating their catering services and our GFCU staff is preparing homemade desserts. See a list of auction items, and a list of our sponsors, on our website: gardinerfcu.org

FREE Estate Planning Workshop

October 10, 6:00 PM

Protect your family, protect your assets and plan for the inevitable. We are hosting a FREE Estate Planning Workshop, at Gardiner FCU. If you are interested in attending, please sign up and submit any topics or questions, under the Applications/Forms tab on our website: gardinerfcu.org. Patty Flagg, of Flagg Financial, is presenting.



Easy Access to Your Accounts 24/7

Your Credit Union in the Palm of Your Hand

Have you downloaded our easy-to-use mobile app? It's a great way to track your money.

- Make loan payments
- Make account to account transfers
- Check account history
- Perform text banking transactions

Open our website on your mobile device and use the links to download your app today!

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