



Volume 29 · 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.

2018

Happy New Year

Looking Back at 2017 & Looking Ahead to the New Year!

2017 was another great year for your Credit Union. We continued to deepen our involvement in community events and sponsorships. We saw our membership grow. We expanded our commitment to financial education in area schools and to the ongoing education of our staff. We hosted workshops for our members, on topics ranging from Financing for College to Estate Planning. With your support, we held many successful fundraisers for Ending Hunger, Special Olympics and CULAC. We changed and updated our Home Banking. One staff member was married and another became a grandmother, for the first time.

As 2018 begins, we are about to switch our website platform, making it more mobile friendly for our members. We plan to offer more workshops, in the coming year, and welcome our members' input about which topics to cover. This first quarter, we will host our Chili/Chowder Day, sell Hearts for Ending Hunger and celebrate Member Appreciation Days (see reverse side for details). There are many great things to come and we are thankful to our members for your ongoing support. Happy New Year!



Our Members, Covered by Route 66, Saved \$31,500 so far, in 2017

Reports for the first eleven months of 2017 show, Gardiner FCU members collectively saved \$31,500 on vehicle repairs. Those who took advantage of their Route 66 Warranties, on their vehicles, saved big. 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.

Credit Protection Tips, from our Recent Workshop

At our recent "Avoiding Scams & Preventing Financial Elder Abuse" workshop, our presenter suggested freezing your credit, with the three major credit reporting agencies. A credit freeze stops others from accessing your credit report, unless you have given permission. That prevents unauthorized individuals from opening any new credit in your name. Putting a freeze on your credit does not harm your credit score. In fact, one of our attendees reported that his credit score actually rose, after he froze his credit. If you are planning to apply for a loan or open new credit yourself, you simply unfreeze your credit for 48 hours, when you need it accessible. She also suggests contacting one of each of these three agencies, every four months, for your free annual credit report.

EQUIFAX
freeze.equifax.com
1-800-349-9960

EXPERIAN
Experian.com/freeze
1-888-397-3742

TRANSUNION
transunion.com/freeze
1-888-909-8872

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 22 years
- Wendy Roberts 12 years
- Jenni Prue 5 years
- Susan Morse 3 years
- Trinity Pass 2 years

Upcoming Holidays



Martin Luther King, Jr. Day
Monday,
January 15 - closed



PRESIDENTS DAY

President's Day
Monday, February 19 - closed



Community Events

Ending Hunger News:

Thanks to the generosity of our members and the hard work of our staff, we will be able to help many families in our community. With the year not quite over, at print time, we have already raised over \$18,000, for Maine Credit Unions' Campaign for Ending Hunger! Each dollar donated to area food pantries, purchases about \$8 in food. This means over \$144,000 worth of food will go directly to hungry people in our communities. Thank you for helping us help



Hearts for Ending Hunger: Our 12th annual Hearts for Ending Hunger fundraiser runs from Thursday, February 1st through Friday, March 2nd. Buy hearts for \$1.00 each. We'll display them in our lobby. All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

Chili Chowder Day: Please join us Thursday, February 15th, 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.

WE ♥ OUR MEMBERS

Member Appreciation Days: We invite you to join us on Thursday, March 8th and Friday March 9th, for Member Appreciation Days. (One-zero-five-three-five) 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, 2017 and are a limited listing of Credit Union deposit account options.