



Volume 29 · 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.

Annual Meeting

Please join us for Gardiner Federal Credit Union's 65th Annual Meeting

Where Your Money Has a oice

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 have the responsibility of electing fellow members to the Board of Directors. There are two positions open this year. If you are interested in applying for an available position, please contact a member of the Nomination Committee. Positions are voted on at the meeting and have a three year term. There are two incumbents seeking re-election.

Nomination Committee

Jeanne-Marie Frost Jeanne.frost@roadrunner.com
Joan Vining djvining@roadrunner.com
Brenda Deprey mbjd4@aol.com

During the event, members will hear about 2017 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 following the meeting requires a ticket*. We hope to CU there.

Date: Wednesday, April 25, 2018

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: Adults: \$12.00 Children (12 & Under): \$6.00
Meal tickets must be purchased at Gardiner Federal Credit Union, prior to meeting date.

Youth Week is April 17 – 20, 2018

Bring your children in and teach them "The Science of Saving!"



This year's theme, for Youth Week, is "The Science of Saving!"

We're teaching children the science of saving money. Learning the formulas to be responsible savers, at a young age, can help them succeed, financially, now and into adulthood.

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, appearing in person to make a deposit of \$10 or more, are entered in our prize drawings.
- Kirby the Kangaroo ® will be scheduled for a personal appearance, or two. Watch for updates on our Facebook page during Youth Week.

For more information on our Youth accounts, teen accounts, upcoming events and more, see our website: gardinerfcu.org or contact a Member Services Representative at 207-582-2676.

Community Events

Youth Week: April 17 - 20

Annual Meeting: April 25

Shredding Days: May 10 & 11

Annual Walk to End Hunger:
Saturday, April 28

**GFCU Annual Yard Sale,
for Ending Hunger:** June 2

We begin accepting yard sale donations on May 1. Please deliver all donations to the Credit Union during business hours, on or before May 25. Your contributions are greatly appreciated.

Find Your Account # & Win \$25.00!

There is one hidden account number in the context of these articles. Can you find yours? If you do, 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.

Julie Chandler 4 years
Laura Naas 4 years
Hillary Greenleaf 9 years
Tracie James 26 years

Upcoming Holidays

Patriot's Day
Monday, April 16 - closed

Memorial Day
Monday, May 28 - closed



Shredding Days May 10 & 11



Protect your identity and your privacy. Shredding sensitive documents is a great practice.

It helps maintain confidentiality and guard against identity theft. Gardiner Federal Credit Union will dispose of any of your old documents containing sensitive information, such as:

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

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 10 and Friday, May 11. 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. No cardboard and waste paper. (zero, two, five, nine) 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 \$20.00 per year.

Congratulations Members!

You are the most generous around!

Once again this year, our members were ranked number one in per member contribution to Maine's Campaign for Ending Hunger. Thanks to your generosity, we raised over \$20,000 for ending hunger in 2017. With additional money received from the Maine Credit Union League's Ending Hunger funds, we will be donating \$23,368.27 to area agencies and food pantries.

New Higher Rates for Hi-Yield

Now is the time to deposit funds in a Hi-Yield account. Rates saw a serious boost in March. See the new improved rates, under the Current Rates tab on our website: www.gardinerfcu.org.



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



Scholarships & College Financing



Gardiner FCU's Scholarship Committee is offering a total of \$3,000.00 in scholarships in 2018. We award six scholarships, in the amount of \$500.00 each, to deserving students pursuing post-secondary education or graduate degrees.

Scholarship recipients do not need to be members of the Credit Union. Applicants must, however, live, work, worship or attend school in Kennebec County, Lincoln County, or in the towns of Palermo or Richmond, Maine. Applicants must also complete our online application, which includes two essay questions.

The application and details are under the Applications/Forms tab on our website: gardinerfcu.org. The deadline for applying

is April 28, 2018. For questions about our scholarships, please see the online application or contact Kelly Marie, 207-582-2676, ext. 125. For information about Sallie Mae Student Loans, see the convenient link on our website.

Partnerships that Benefit our Members

We have formed partnerships, with trusted companies, to help our members keep themselves, their families, their homes and vehicles protected. Equinox offers home and vehicle insurance, to Credit Union members, at very competitive rates. Our partners at Equinox will even do rate and coverage comparisons for you. We have many happy members saving hundreds on their home and vehicle policies.

Our members get no cost accidental death & dismemberment insurance coverage through TruStage. They also offer additional coverage at reasonable rates and policies for homes, vehicles and life insurance.



Equinox
Financial & Insurance Services, Inc.



truSTAGE™

Also available to our members; ID Shield and Legal Shield. ID Shield 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. Legal Shield offers you a FREE will, legal advice and assistance from experienced attorneys.



The rates for these products and services are affordable and the benefits can be immeasurable.

For more information about the offerings, from these and other partners, see links on the Partners page, under the Community tab, on our website.

Spring is Finally Here!

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	0.40%	0.40%
\$25,000.01 to 50,000.00	0.45%	0.45%
\$50,000.01 to 100,000.00	0.50%	0.50%
\$100,000.01 and over	0.55%	0.55%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of March 15, 2018 and are a limited listing of Credit Union deposit account options.