



Volume 29 · 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 Cash Back and a Lower Rate During Our Summer Loan Refinance Promotion!

If you've financed a car, motorcycle, boat, ATV or other consumer loan, with another financial institution, we want your loan. (nine, six, eight, eight)

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 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 score and term of the loan. The rate featured is for qualified borrowers. Rate subject to change without notice.

## \$100 Daily 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 Maine Credit Unions' Campaign for Ending Hunger. In 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:** Burke's Masonry & Roofing; Bolduc Builders; Team EJP; Farris Law; Mike Malinowski Heating; Wright Carpentry; Dave's Diner; McFarland Electric; Emery's Meat & Produce; Flagg Financial; US Cellular of Gardiner; Ainslie's Market; Winthrop Fuel / Williams Fuel; Caron's Landscaping; and Elliott Office Products.

## Do We Have Your Correct Email Address? Amendment to CUE-Statement

Under Section 7 of our CUE-Statement Agreement, we are amending Section 3(d) of the Agreement. As of August 1, 2018, Section 3(d) will state:

**d) Accurate and Updated Information:** In order to obtain your statements electronically, you must provide the Credit Union with an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the email address you provide is not deliverable, the Credit Union is under no obligation to attempt any redelivery of the email. You will still be able to access your statement from Online Banking. If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must contact the Credit Union with your updated information.

## Employee Anniversaries

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

Stephanie Peppard..... 15 years  
Kattie Peaslee ..... 3 years

## 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 into your share account.

## Upcoming Holidays

### Independence Day

Wednesday, July 4 - closed

### Labor Day

Monday, September 3 - closed





## We're Cooking Out for Special Olympics

Join us for lunch! We're hosting our Annual Barbecue for Maine Special Olympics on Thursday, August 9, from 10:00 – 2:00. We'll be grilling hot dogs and hamburgers, served with chips, and 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.

## School Supplies Drive

From July 2 to August 31, 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.

## Kirby's Smart Savers

We enjoyed another year teaching financial education to several area elementary school and middle school classes. Elementary classes learned about wants versus needs, the three steps of earning, saving and then spending, and that you can't spend what you don't have. These are valuable lessons at any age. Middle schoolers got a glimpse into the future of budgeting and credit scores, along with the basics. We hope our outreach will help these youngsters become financially savvy adults.



Kirby with one LER Kindergarten class

### Main Office

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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



## 2018 Scholarship Recipients

Congratulations to the 2018 Gardiner FCU Scholarship winners! The committee received seventy-nine applications for the six scholarships. There were many impressive applicants, but only six can win.

Our 2018 scholarship winners are:

- **Jacob Lamoreau**, Erskine Academy: University of Maine Farmington
- **Megan Pepper**, Gardiner Area High School: KVCC
- **Brandon Gosselin**, Cony High School: University of Maine Orono
- **Molly Tomascik**, Richmond High School: Husson University
- **Logan Eckel**, Lincoln Academy: Cornell University
- **Olivia Tamborini**, Maranacook High School: Rochester Institute of Technology



Jacob Lamoreau



Megan Pepper



Brandon Gosselin



Molly Tomascik



Logan Eckel



Olivia Tamborini

## Thank You For Helping Us End Hunger

In May, we had the honor of distributing a total of \$23,368.27 in Ending Hunger funds to nine area agencies who help feed those in need. These funds were the result of multiple fundraisers throughout the year. Every dollar donated helps feed area families with food insecurities. Your generosity and support make this possible. Thank you for helping us help others.



**Representatives from organizations receiving funds.** Organizations include: Boys and Girls Club of KV; Bread of Life; Chrysalis Place; Faith Food Pantry; Food for Thought Backpack Program; Hallowell Food Bank; Janice's Community Food Pantry; S. Gardiner Baptist Church Food Pantry; and Spectrum Generation Meals on Wheels.

## 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](http://gardinerfcu.org).

### Savings Deposit Rates

Type	Rate	Annual Percentage Yield
<b>Share (Savings) Account</b>	0.15%	0.15%
<b>Youth Account</b>	0.15%	0.15%
<b>Hi-Yield Share Account</b>		
\$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%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

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