



Volume 29 · 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.



Keep More Cash in Your Hands!

Skip a Loan 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 Hillary (ext. 124)



Save a life
Give Blood



American
Red Cross

3rd Annual Blood Drive at GFCU

Your Donation Could Save Up To Three Lives!

We are hosting a Red Cross Blood Drive, Tuesday, October 23, from 11 - 4. 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, or kmarie@gardinerfcu.org. Thank you for your support.

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

Club Accounts: Get Ready for 2019

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!

Competitive Rates and 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.

Holiday Closings



Columbus Day
Monday, October 8

Veterans Day
Sunday, November 11
Monday, November 12

Thanksgiving Day
Thursday, November 22

Christmas Eve
Monday, Dec. 24: Closing at Noon

Christmas Day
Tuesday, December 25

New Years' Eve
Monday, December 31: Closing at 3

New Years' Day
Tuesday, January 1

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.

Employee Anniversaries



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

Kelly Marie..... 4 years
Vicki Larrabee..... 17 years



Community Events



Ending Hunger 50/50:

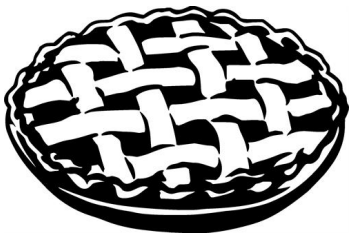
Our annual Holiday 50/50 fundraiser will run from October 1 through December 7. Tickets are \$1 each or 6 for \$5. All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

International Credit Union Day:

We will celebrate Credit Union Day, Thursday, October 18. Please stop by and celebrate with us.

FOOD DRIVE

Food Drive: Our annual food drive will run October 22 – November 16. Food collected, in our lobby, will be donated to local families, during the holiday season.



Thanksgiving Pie Sale: We will be baking homemade pies and selling them for \$10 each, on Wednesday, November 21, beginning at 9:00 AM. The pies are baked by our staff & some members. Pies are displayed and sold in the lobby. Sorry, no pre-orders. 100% of proceeds benefit Ending Hunger.

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.

Employee News



Please join us in welcoming Raelyn Spencer, to the Gardiner Federal Credit Union family. Raelyn started August 6 as a full-time teller. She has experience in customer service

and as a cashier. Welcome to our team!

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 \$5,830! Since each dollar donated equals about \$8 in food, for area food pantries, that equates to over \$46,000 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! Special thanks to our sponsors.



Annual Spaghetti Dinner & Silent Auction, October 10, 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 providing dinner and our GFCU staff is preparing homemade desserts. One, zero, nine, zero, one. See a list of auction items, and a list of our sponsors, on our website: gardinerfcu.org

Check Out Your Blog!

In Your Best Interest is the name of our new blog. Every three to four weeks there will be a new topic covered. We plan to offer useful financial advice and education, helpful links, humor and real-life stories. This is YOUR blog. If there is a topic you would like us to address, you need only make a call to Kelly Marie, our Marketing Specialist, at 207-582-2676, ext. 125; or send her an email at kmarie@gardinerfcu.org.

The first blog is "I Conquered My Fear of Budgeting, You Can Too!"

You can find the blog, under the Community Tab, on our website: gardinerfcu.org We welcome your feedback.

In Your
BEST
Interest



facebook.comGardinerFCU

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	0.60%	0.60%
\$25,000.01 to 50,000.00	0.65%	0.65%
\$50,000.01 to 100,000.00	0.70%	0.70%
\$100,000.01 and over	0.75%	0.75%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

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