



Volume 30 · 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 66th 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 will have the responsibility to elect fellow members to the Board of Directors. There are two positions open for election. Each will be voted on at the meeting and has a term of three years. If you are interested in applying for a Board position, please contact one of the following Nomination Committee members:

- Brenda Deprey mbjd4@aol.com
- Debra Couture couturetc4@gmail.com
- Connie Greenleaf conwgreen@aol.com

During the event, members will hear about 2018 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 that follows the meeting requires the purchase of a ticket. We hope to CU there.

Date: Wednesday, April 24, 2019

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 16 - 19, 2019

**Celebrating our Youth Members, ages 0 – 17.
Stop in for snacks, daily drawings and more!**

**This year's theme, for Youth Week, is
"The Future is Yours – Picture It!"**

Picturing your future goals and working toward them is a great way to succeed, whether it is a child saving for a new bike or a teen saving for their first car. Teaching our youth the importance of working and saving for what they want in life is a valuable lesson and 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. Six, six, one, five.

- 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, throughout Youth Week.

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



Community Events

Youth Week: April 16 - 19

Annual Meeting: April 24

Annual Walk to End Hunger:
Saturday, April 27

Shredding Days: May 9 & 10

**GFCU Annual Yard Sale,
for Ending Hunger:** June 1

We begin accepting donated items for the yard sale, May 1. Please deliver donated items, to the Credit Union by May 24, during business hours. Thank you.

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.

- Hillary Greenleaf 10 years
- Tracie James..... 27 years
- Laura Naas..... 5 years

Upcoming Holidays

Patriot's Day
Monday, April 15 - closed

Memorial Day
Monday, May 27 - closed





Shredding Days May 9 & 10

Protect your identity and your privacy. Shredding sensitive documents is a great practice. It helps maintain confidentiality and helps guard against identity theft. Gardiner Federal Credit Union is offering to 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 9 and Friday, May 10. 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 and not cardboard and waste paper. 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

\$18,544 for Ending Hunger, in 2018. With additional money received, from the Maine Credit Union League's Ending Hunger funds, we will be donating \$20,612.57 to area agencies and food pantries.



Main Office
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(207) 582-2676 · (207) 582-3108 Fax

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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



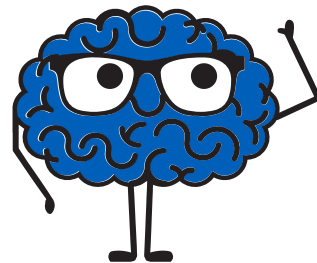
Scholarships & College Financing

Gardiner FCU's Scholarship Committee is offering a total of \$3,000.00 in scholarships in 2019. 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 to apply is April 28, 2019. 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.

Free Workshops for our Members

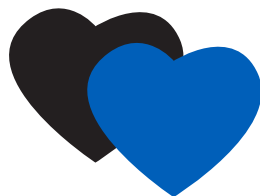
This is our third year offering Free Workshops for our Members. Those who attend have always found the information valuable. Past topics have included Basic Estate Planning, Budgeting, Long Term Care & Elder Issues, Recognizing & Avoiding Scams & Identity Theft, College Financing and more. This fall we will be offering a workshop to help retirees & Medicare enrollees select secondary health insurance.



We want to offer workshops of interest to our members. If you would like to suggest a workshop topic, or be placed on a contact list for future workshops, please go to the COMMUNITY tab on our website and take the Workshop Survey.

Remember, we're not here for profit, we're here for YOU.

Do you Love Your Credit Union?



Please take a few moments to rate us on Facebook, Google or Yelp. Your positive reviews help. They help us gain members, build popularity and help keep Gardiner Federal Credit Union a priority with search engines, which makes us easier to find online. We appreciate your support.

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	0.70%	0.70%
\$25,000.01 to 50,000.00	0.75%	0.75%
\$50,000.01 to 100,000.00	0.80%	0.80%
\$100,000.01 and over	0.85%	0.85%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of March 15, 2019 and are a limited listing of Credit Union deposit account options.