



Volume 30 • 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 \$200 Cash Back and a Lower Rate, During Our Summer Loan Refinance Promotion!*

If you've financed a car, motorcycle, boat, ATV, camper or a personal loan, with another lender, we want your loan.

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 \$200 cash back
- Receive up to .50% 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 Wendy at 207-582-2676, ext. 122. Or email her today: wroberts@gardinerfcu.org

*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.

We're Giving Away \$2,600 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 the Campaign for Ending Hunger. We'll draw winners each weekday in August. Daily prizes range from \$100 - \$300! 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 Roofing & Masonry](#); [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](#); [Just a Tease Salon](#); [Pyro City Fireworks Stores](#); [River Road Variety](#); [Rolfe's Well Drilling](#); [Elliott Office Products](#) (one, zero, zero, five, three, nine, nine)

Looking Ahead, We'd Appreciate Your Input

We are considering making some changes to our Annual Meeting location and format. If you have any suggestions you would like to share, feel free to contact Kelly Marie: kmarie@gardinerfcu.org, 207-582-2676, ext. 125.

We are also planning some great new FREE Workshops for our members and would like your input on topics you'd like covered. You can send those suggestions to Kelly as well, or take the 2019 Free Workshop Survey, available in our lobby and under the Community tab on our website: gardinerfcu.org

Employee Anniversaries

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

Stephanie Peppard.....	16 years
Kattie Peaslee	4 years
Ally Simmons.....	1 year
Raelyn Spencer	1 year

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 \$25.00 into your share account.

Upcoming Holidays

Independence Day

Thursday, July 4 - closed

Labor Day

Monday, September 2 - closed



Hot Dog!

We're Cooking Out for Special Olympics

Join us for lunch! We're hosting our Annual Barbecue for Maine Special Olympics on Thursday, August 8, 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.



Annual School Supply Drive

July 1 – August 30, 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.

Hunger Doesn't Take a Vacation

During the school year, so many students in the greater Gardiner area depend on their school lunches and backpack programs, to keep from going hungry. This summer, the Boys & Girls Club of Kennebec Valley (Pray Street, Gardiner) is offering free breakfast and lunch, Monday – Friday, to children & young adults, up to the age of 18. More details are available on their Facebook page.

This August, we will be collecting food donations, for the Gardiner Area HS Student Food Pantry. All non-perishable food items are welcome. Other items, most often requested by students, include snack foods, such as granola bars, cracker & cheese packets, fruit cups and microwaveable mac and cheese cups.

2019 Scholarship Recipients

Congratulations to the 2019 Gardiner FCU Scholarship winners! The committee received ninety applications, for the six scholarships. There were many impressive applicants, but only six can win.

Our 2019 scholarship winners are:

- Nicholas Pooler, GAHS Class of 2017; attends Husson University
- Brooke McLaughlin, Gardiner Area HS; University of New England
- Brandon Gosselin, Cony Class of 2018; attends UMO
- Emma Carbone, Richmond HS; University of ME, Orono
- Aspen Dyer, Lincoln Academy; Davidson College
- Grace Begin, Hall-Dale HS; Connecticut College



Nicholas Pooler



Brooke McLaughlin



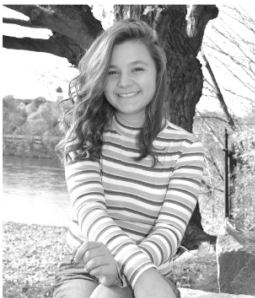
Brandon Gosselin



Emma Carbone



Aspen Dyer



Grace Begin

Congratulations to you all and best wishes for much success!

Thank You For Helping Us End Hunger

In May, we had the honor of distributing a total of \$20,612.97, 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 provide up to \$8 in food for 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; 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.

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	0.95%	0.95%
\$25,000.01 to 50,000.00	1.00%	1.00%
\$50,000.01 to 100,000.00	1.05%	1.06%
\$100,000.01 and over	1.10%	1.11%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

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



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

