



Volume 30 · 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.

Give Yourself a Gift This Holiday Season

Skip a Loan Payment in November or December

Make holiday shopping more bearable by keeping a little extra cash in your pocket. If you currently have a Consumer Loan with GFCU, 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 GFCU at 207-582-2676 and speak with Hillary (ext. 124)



Give Yourself a Little Credit

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.

Club Accounts: Get Ready for 2020



GFCU offers you many ways to save, including club accounts. In addition to Christmas Clubs, you can set up clubs for vacations, education, etc. 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'll automatically deduct your selected amount from your direct deposited paycheck, and put it in your club account. It's as easy as filling out a form. You just watch your savings grow! Consider setting up a club account today!

Are You About to Retire? ~~2:30 Workshop Canceled~~ 5:30 Workshop in GFCU Boardroom Already Retired and Have Medicare?



Whether you are currently enrolled in Medicare insurance or are about to become eligible, you no doubt know that supplemental health insurance is a must to fill those Medicare gaps. We are offering a FREE workshop to help our members through the maze of available options.

October 2, 2019 at GFCU
Choose 2:30PM or 5:30PM workshop

Sign up soon, seats are limited. Sign up at gardinerfcu.org, call Kelly at 207-582-2676, ext. 125, or email Kelly at kmarie@gardinerfcu.org.

Holiday Closings

Indigenous Peoples' Day

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving

Thursday, November 28

Christmas Eve

Tuesday, December 24: Closing at noon

Christmas Day

Wednesday, December 25

New Year's Eve

Tuesday, December 31: Closing at 3 PM

New Year's Day

Wednesday, 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..... 5 years
Vicki Larrabee..... 18 years



Fourth Quarter Events



Ending Hunger 50/50:

Our annual Holiday 50/50

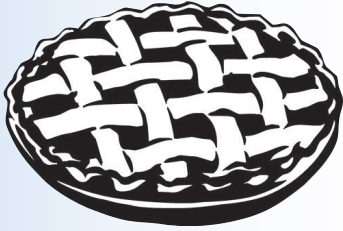
fundraiser will run from October 1 through December 6. Tickets are \$1 each or 6 for \$5. All proceeds benefit Maine Credit Unions Campaign for Ending Hunger.

International Credit Union Week:

Please join us, October 15–18, as we celebrate International Credit Union Week. Watch for details online and in our lobby.

FOOD DRIVE

Food Drive: Our annual food drive will run October 21 – November 15. 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 27, beginning at 9:00 AM. The pies are baked by our staff and members. Pies are sold in the lobby. Sorry, no pre-orders. (eight, six, three, four) 100% of proceeds benefit Maine Credit Unions Campaign for 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 within our community.



Toy Drive: In November and December, we will collect new, unwrapped toys and games for kids of all ages. Donations will be distributed through Chrysalis Place.

Main Office
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iTalk Service Numbers:
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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



Cash Calendar Results

Our Annual Cash Calendar Fundraiser for Ending Hunger was another huge success. Thanks to the generosity of our sponsors, members and community, plus the efforts of our staff, **we raised over \$6,600!** Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$52,000 in food for area families in need. Our cash calendar winners were ecstatic, with cash prizes ranging from \$100–\$300.

Thank you again to all who supported this fundraiser! Special thanks to our sponsors: Burke's Roofing & Masonry, Val Bolduc Builders, Farris Law, Rolfe's Well Drilling, Mike Malinowski Heating, Emery's Meat & Produce, Ainslie's Market, Winthrop Fuel/Williams Fuel, Caron's Landscaping, US Cellular of Gardiner, Wright Carpentry, Team EJP, McFarland Electric, Flagg Financial, Just a Tease Salon, River Road Variety, Pyro City Fireworks Store, and Dave's Diner.



CAMPAIGN FOR ENDING HUNGER
MAINE CREDIT UNIONS

Employee News

This summer, we promoted one of our team members and welcomed two new tellers to the front line.

Congratulations to **Trinity Pass**, who was promoted to Member Service Representative and now helps open new accounts and assist members with other issues as needed.

Welcome aboard to **Larissa Viens** and **Nicole Proulx**. Larissa joined us the end of May and Nicole in mid-June. Larissa has both credit union and banking experience. Nicole has customer service and retail experience. We happily welcome both of these ladies to our team!



Pictured left to right: Trinity Pass, Larissa Viens and Nicole Proulx.

Check Out Our Blog

We periodically post short articles, with useful financial advice and education, helpful links, humor and real-life stories. Check it out! Topics have included Budgeting, To Owe or Not to Owe, Saving for a Rainy Day, Staycations, Scams and more.

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

In Your BEST Interest

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 September 15, 2019 and are a limited listing of Credit Union deposit account options.