



Volume 30 · Number 1  
January through March

# 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.

## 2019 Happy New Year!

Thank you to our members for making 2018 a great year!

2018 was another great year for your Credit Union. We continued our commitment to financial education, both in our schools and through free workshops for our members. We met with students from grades Kindergarten thru High School, offering our own classes, volunteering with Junior Achievement and participating in Financial Fitness Fairs. At the Credit Union, we offered workshops on Estate Planning, Long-Term Care Planning and more. We added a blog to our website, with topics such as Conquering Your Fear of Budgeting, To Owe or Not to Owe – Which is the Best Way to Go and Saving for a Rainy Day. Check it out at [gardinerfcu.org](http://gardinerfcu.org).

As 2019 begins, we are looking forward to a new year full of possibilities. There will be more workshop and a Free Budgeting Workshop in January (see reverse side for details). This first quarter, we will host our Chili/Chowder Day, sell hearts for Ending Hunger and celebrate Member Appreciation Days. There are many great things to come and we are thankful to our members for your ongoing support. Happy New Year!



### Our Members, Covered by Route 66, Saved Over \$31,500 in 2018

Reports for the first eleven months of 2018 show Gardiner FCU members with Route 66 Mechanical Breakdown Coverage collectively saved \$32,700 on vehicle repairs. Route 66 coverage is available whether your vehicle is financed or not. Those who took advantage of their Route 66 Warranties for repairs on their vehicles saved big. For more information, call Wendy Roberts at 207-582-2676, ext. 122.

### Gardiner FCU Finalist for President's Choice Award



On October 31, the staff at Gardiner FCU was visited by Katie Doherty, president of the KV Chamber of Commerce, along with KV Chamber board member Eric Jermyn. They came to announce that Gardiner FCU is one of three finalists for this year's President's Choice Award. The staff was surprised and humbled to have been nominated and ecstatic to be a finalist. This year's Kenney Awards (KV Chamber awards) are being held Friday night, January 25, at the Augusta Civic Center. Attendees will be able to text their vote for the winner, during the event.

For tickets to the Kenney Awards, visit [www.augustamaine.com](http://www.augustamaine.com).

### 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.



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

- Sally Woods ..... 23 years
- Wendy Roberts ..... 13 years
- Jenni Prue ..... 6 years
- Susan Morse ..... 4 years
- Trinity Pass ..... 3 years

### Upcoming Holidays

#### Martin Luther King, Jr. Day

Monday, January 21  
Closed



#### Presidents' Day

Monday, February 18  
Closed



# Hearts for Ending Hunger

**Hearts for Ending Hunger:** Our 13th annual Hearts for Ending Hunger fundraiser runs from Friday, February 1st through Friday, March 1st. Buy hearts for \$1.00 each. We'll display them in our lobby. All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.



**Chili Chowder Day:** Please join us Thursday, February 14th, for our very popular Chili Chowder Day. Offering a hot, homemade lunch of chili, chowder, assorted soups and more. A great Valentine's treat for you and your sweetheart. (four, one, six, nine) All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

## WE ♥ OUR MEMBERS

**Member Appreciation Days:** We invite you to join us on Thursday and Friday, March 7th and 8th, for Member Appreciation Days. This is our opportunity to thank you for your continued business and all of your help and support in our fundraising efforts throughout the year.



**Free Budgeting Workshop for Members:** Wednesday, January 30th, 5:30 – 7:30 pm, at Gardiner FCU. Snow date January 31. Please visit our website to sign up on line. Spaces fill up quickly. No Internet? You can sign up on the computer in our lobby.

**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



## Gardiner Federal Credit Union Privacy Policy

### Why?

Financial companies choose how they share your information. Federal Law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depends on the products or services you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Score

### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Gardiner Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardiner FCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> — to offer products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> — information about your transactions and expenses	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	YES	YES
<b>For non-affiliates to market to you</b>	YES	YES

### What we do

#### How does Gardiner FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to non-public personal information about you to persons who need to know that personal information to provide products or services to you.

#### How Does Gardiner FCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

#### What happens when I limit sharing for an account I hold jointly?

Your choices will apply to everyone on your account – unless you tell us otherwise.

#### Definitions

- **Affiliates** – Companies related by common ownership or control. They can be financial and non-financial companies.
- **Non-affiliates** – Companies not related by common ownership or control. They can be financial and non-financial companies.
- **Joint Marketing** – A formal agreement between non-affiliated financial companies that together market financial products or services to you.

**Please note:** If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information we described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Call 207-582-2676 or go to [gardinerfcu.org](http://gardinerfcu.org)

## 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	0.70%	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%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

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