



Volume 31 · 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.

# 2020

HAPPY NEW YEAR!

Thank you to our members for making 2019 a great year. We look forward to continuing together in 2020.

2019 was another great year for your Credit Union. Thank you for allowing us to serve as your financial institution. We recognize the faith you put in us. We're honored by this and truly appreciate your trust and confidence.

Your Credit Union crew continued to work toward Ending Hunger. Thanks to your support, we will be able to contribute to many area food pantries, and organizations, who help feed families with food insecurities. We continued our commitment to financial education, teaching in area schools, volunteering at Financial Fitness Fairs and offering free workshops. Our blog continued, with helpful topics such as *Avoiding Holiday Overspending*, *Being a Local Hero*, *Back to School Budgeting*, *Am I Being Scammed?*, and *Staycation Savings*. You can read our blog, at any time, on our website [gardinerfcu.org](http://gardinerfcu.org).

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!



**EXTENDED WARRANTY**

## In 2019, Members Covered by Route 66 Warranties Saved Over \$32,800 on Repairs!

In 2019, Gardiner FCU members with Route 66 Mechanical Breakdown Coverage collectively saved over \$32,800, on vehicle repairs. Route 66 coverage is available, whether your vehicle is financed or not. Members with Route 66 Warranties, for repairs on their vehicles, saved big. For more information, call Wendy at 207-582-2676, ext. 122.

## Some Changes Coming in 2020

We have two longtime Board members retiring in 2020. If you have ever considered serving on our Board and helping to steer the direction of your Credit Union, this is your opportunity to run for one of the soon-to-be-vacant seats. We vote for Board positions at our Annual Meeting, which is scheduled for April 29, 2020. For information about the Board positions, please contact Vicki Larrabee at 207-582-2676, ext. 115.

## 2020 ANNUAL MEETING

Speaking of our Annual Meeting, we plan to make some changes this year and hold the meeting at the Credit Union. More information about that will be posted in our lobby, and on our website, in the weeks to come.

Thank you all for your continued membership and support. Happy New Year!

## Find Your Account # and Win \$25!

Can you find your account number? There is one account number, hidden 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 ..... 24 years
- Wendy Roberts ..... 14 years
- Susan Morse ..... 5 years
- Trinity Pass ..... 4 years

## Upcoming Holidays

**Martin Luther King, Jr. Day**

Monday, January 20  
Closed



**Presidents' Day**

Monday, February 17  
Closed





### Hearts for Ending Hunger:

Our Annual Hearts for Ending Hunger fundraiser runs Monday, February 3, through Friday, February 28. 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 13, for our very popular Chili Chowder Day. Offering a hot, homemade lunch of chili, chowder, assorted soups and more. A great treat for your lunch. Grab an extra pint for dinner. Nine, five, eight, seven. All proceeds benefit the Ending Hunger Campaign.

# WE ♥ OUR MEMBERS

**Member Appreciation Days:** We invite you to join us on Thursday and Friday, March 5 and 6, for Member Appreciation Days. This is our opportunity to thank you for your continued business and all your help and support, in our fundraising efforts throughout the year.

# WORKSHOP

**Free Workshops for Members:** 2020 will be our fourth year offering free workshops to our members. Please help us select topics that matter to you, by offering suggestions within the short survey on our website, or from the slips displayed on our bulletin board in our entryway. Thank you.

**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	0.95%	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%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

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