



**DATES, TIMES AND EVENTS MAY CHANGE DUE TO CORONAVIRUS. VISIT OUR WEBSITE OR FACEBOOK PAGE FOR UPDATES.**

Volume 31 · 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.



**Please join us for our  
67th Annual Meeting  
Wednesday, April 29  
at Gardiner FCU**

Doors open at 5:30, meeting begins at 6:00. 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 three positions open for election. Each will be voted on at the meeting and has a term of three years. Earle McCormick will be seeking re-election. Brenda Deprey and Joan Vining are retiring. We thank them both for their many years of service to our Credit Union. If you're interested in applying for a Board position, please contact one of the following Nomination Committee members:

- Jeanne-Marie Frost**    jeanne.frost@roadrunner.com
- Debra Couture**        coutureetc4@gmail.com
- Connie Greenleaf**    conwgreen@aol.com

During the event, members will hear about 2019 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. Light refreshments will be served, and we'll have door prizes. We hope to CU there.

## Youth Week April 21-24

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

This year's theme for Youth Week is "Money Magic."

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. One nine three six.

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.

- 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.

For more information on our Youth accounts, teen accounts, upcoming events and more, follow us on Facebook or Instagram, see our website [gardinerfcu.org](http://gardinerfcu.org), or contact one of our Member Services Representatives at 207-582-2676.



## Upcoming Events

### Youth Week

April 20 – 24

### Annual Walk to End Hunger

Saturday, April 25

### Annual Meeting

Wednesday, April 29

### Shredding Days

Thursday and Friday, May 14 and 15

### GFCU Annual Yard Sale for Ending Hunger

Saturday, June 6

We begin accepting donated items for the yard sale on May 1. Please deliver donated items to the Credit Union by May 29 during business hours. Thank you.

## 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.

## Employee Anniversaries

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

- Tracie James..... 28 years
- Hillary Greenleaf ..... 11 years
- Laura Naas..... 6 years
- Nicole Proulx..... 1 year

## Upcoming Holidays

### Patriots' Day

Monday, April 20 · Closed

### Memorial Day

Monday, May 25 · Closed



## Shredding Days May 14 and 15

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 you no longer need

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 14 and Friday, May 15. 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 contributions to Maine Credit Unions Campaign for Ending Hunger. Thanks to your generosity, we raised over \$19,000

for ending hunger in 2019. With additional money received from MCUL Ending Hunger funds, we will be donating over \$22,000 to area agencies and food pantries. Thank you for helping us work to end hunger in central Maine.

### 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



## Scholarships and College Financing



Gardiner FCU's Scholarship Committee is offering a total of \$3,000 in scholarships in 2020. We award six \$500 scholarships 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](http://gardinerfcu.org). The deadline to apply is April 30, 2020. 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.

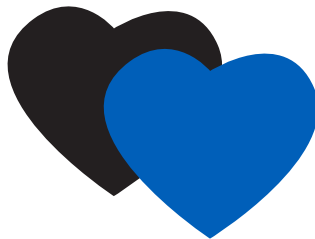
## Free Workshops for our Members, Tailored to Your Needs

This is our fourth 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, Selecting Secondary Insurance (to accompany Medicare), Will Workshops and more. What would you like to know more about? We want to tailor our workshops to suit your needs.



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 to keep Your Credit Union a priority with search engines, which makes us easier to find online. Would you like to be featured in a testimonial ad for the Credit Union? If you're interested, please call Kelly, 207-582-2676, ext. 125 or email her at [kmarie@gardinerfcu.org](mailto:kmarie@gardinerfcu.org). Thank you!

## 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 |
| 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 March 18, 2020 and are a limited listing of Credit Union deposit account options.