



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

**LOBBY NOW OPEN!**

Volume 31 · 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.*



**We have rescheduled our 67th Annual Meeting Wednesday, September 23 at Gardiner FCU**

Doors open at 5:30, meeting begins at 6:00. As a Credit Union member, you own 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. **Joan Vining** retired in April. We sincerely thank Joan for her many years of service. The Board appointed Abby Dunn to fill Joan's seat until elections are held. **Brenda Deprey** is retiring at the Annual Meeting. We thank Brenda for her many years of service. Brenda and Joan have both given over thirty years to our members and our credit union. Thank you again!

**Earle McCormick** will be seeking re-election. **Abby Dunn** will be running to keep the seat she has filled. 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**        couturetc4@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.

## 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.

## Employee Anniversaries

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

- Stephanie Peppard..... 17 years
- Kattie Peaslee ..... 5 years
- Ali Simmons..... 2 years
- Raelyn Spencer ..... 2 years

## 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

The 4th falls on Saturday, we will be open regular hours on the 3rd

### Labor Day

Monday, September 7 - closed



# Annual School Supply Drive



**July 1 – September 4,** we're collecting school supplies. Many children start school without much-needed supplies. We help by collecting and delivering school supplies to area schools. If you'd like to donate, items may be brought to our lobby during regular business hours.

**Thank you for your support.**

Most requested items include: pencils, colored pencils, washable markers, backpacks, glue sticks, pencil boxes, crayons, notebooks, tissues and sanitizing wipes.

## Cash Calendars for Ending Hunger

This pandemic caused us to cancel our yard sale and our spaghetti dinner fundraisers for Ending Hunger. However, thanks to the generous support of our sponsors, we are selling our cash calendars for Ending Hunger. They will be sold in July and August, with winners drawn in September. Follow us on Facebook and watch our website for more details. We hope we can count on your support!



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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



## 2020 Vision



Even those of us with the best vision could not have envisioned what 2020 had in store for our world, our nation, our state, and our community. No one's lives have been untouched by COVID-19. As we slowly move forward from all of this, some remarkably good things have happened.

Crime rates dropped, the planet showed some signs of recovery as many factories lay dormant and cars stayed parked at home. People have stepped up to help one another, whether with errands or with food. We have all showed great ingenuity as we found new ways to teach, to meet or to do our jobs.

Rather than traveling away for vacations, many families are planning staycations right here in Maine. We are spending more time and dollars locally. This is especially important now, with so many of our local businesses counting on us to help them bounce back.

We are now halfway through this year. As we hope for smoother sailing ahead, we can all be proud that we weathered the worst of this storm together. One, zero, one, seven, four.

## 2020 Scholarship Recipients

Congratulations to the 2020 Gardiner FCU Scholarship winners! The committee received ninety applications for the six scholarships. There were many impressive applicants, but only six could win.

**Our 2020 scholarship winners are:**

- **Caroline Mosca**, Cony HS 2020, Saint Joseph's College
- **Lucy Allen**, Erskine Academy 2020, University of Rochester
- **Jordan Snell**, Gardiner Area HS 2020, Coastal Carolina University
- **Collin McGarr**, Maranacook Community HS 2020, Bentley University
- **Kyle Weinand**, Medomak Valley HS 2020, University of Southern ME
- **Gia Francis**, Winthrop HS 2020, University of ME, Fort Kent

**Congratulations to you all and best wishes for much success!**



**Caroline Mosca**



**Lucy Allen**



**Jordan Snell**



**Collin McGarr**



**Kyle Weinand**



**Gia Francis**

## 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 [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	0.35%	0.35%
\$25,000.01 to 50,000.00	0.45%	0.45%
\$50,000.01 to 100,000.00	0.55%	0.55%
\$100,000.01 and over	0.60%	0.60%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

Rates are accurate as of June 15, 2020 and are a limited listing of Credit Union deposit account options.