

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



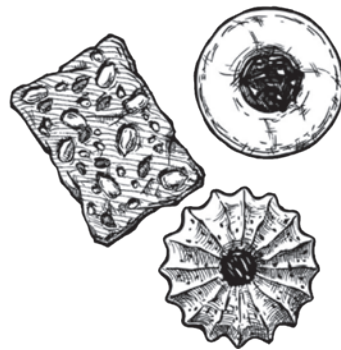
Volume 31 · Number 4
October through December

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.

Sweeten Your Holiday Season! Skip a Loan Payment in November or December

Make holiday shopping a sweet experience, by keeping a little extra cash in your pocket. If you currently have a Consumer Loan with Gardiner Federal Credit Union, 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 apply – all applications subject to approval.

For more information about this promotion, please contact Gardiner Federal Credit Union at 207-582-2676 and speak with Hillary (ext. 124)



A New Way to End Hunger

In a year where the need is greater than ever, many fundraising events have been canceled. This has put us behind our goal, to always meet or beat the previous year's total funds raised. Luckily, there is now a new way for members, friends, family and supporters to contribute. See the slide show on our website for a link to a page where you can securely make a contribution online. Every dollar makes a difference. No gift is too small, or too large, when helping feed our community. GARDINERFCU.ORG



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.

Upcoming Holidays



Indigenous Peoples' Day

(Columbus Day)

Monday, October 12 - closed

Veterans Day

Wednesday, Nov. 11 - closed

Thanksgiving

Thursday, Nov. 26 - closed

Christmas Eve and Day

Thursday, Dec. 24 - closing at 12
Friday, Dec. 25 - closed

New Year's Eve and Day

Thursday, Dec. 31 - closing at 3
Friday, Jan. 1 - closed

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.

Employee Anniversaries

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

Kelly Marie..... 6 years
Vicki Larrabee..... 19 years



Fourth Quarter Events



Ending Hunger 50/50:

Our annual Holiday 50/50

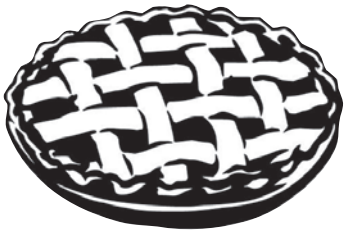
fundraiser will run from October 1 through December 4. Tickets are \$1 each or 6 for \$5. All proceeds benefit Maine Credit Unions Campaign for Ending Hunger.

International Credit Union Day:

We will celebrate International Credit Union Day, Thursday, October 15. Stop by and celebrate with us.

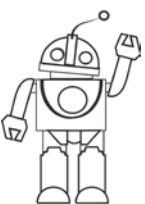
FOOD DRIVE

Food Drive: Our annual food drive will run October 19 – November 20. Food collected in our lobby will be donated to local families during the holiday season.



Thanksgiving Pie Sale, We Bake It, You Take It! Homemade pies only \$12 each, Wednesday, November 25. The pies are baked by our staff and members. Pies are sold in the lobby. Sorry, no pre-orders. 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 also collect new, unwrapped toys and games for kids of all ages. Donations will be distributed through Chrysalis Place.



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



Employee News



When is the last time you were in our lobby? This summer we added two new Gardiner hometown women to our team. Please welcome **Hailee Lovely** and **Kami Collins** to our teller line.

Hailee is a GAHS graduate who worked for Starbucks before joining us. Kami graduated from Grace Christian Academy (zero, four, eight, five) and worked mostly in early childhood education, before coming onboard. Please help us make them feel welcome.

Pictured left to right: Hailee Lovely, Kami Collins

Check Out Our Blog and New Adult Financial Topics Page

In our blog, we periodically post short articles, with useful financial advice and education, helpful links, humor, and real-life stories.

Our new web page for our adult members addresses topics of interest, such as budgeting and paying off debts; tips for saving money and improving your credit score; links to free online classes, free tax preparation and more.

You can find the blog under the Community Tab, and our Adult Financial Resources page under the Products & Services tab, on our website gardinerfcu.org. We welcome your feedback.



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 \$4,500! Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$36,000 in food for area families in need. Our cash calendar winners were ecstatic, with cash prizes between \$100 –\$200.

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



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.

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	0.20%	0.20%
\$25,000.01 to 50,000.00	0.30%	0.30%
\$50,000.01 to 100,000.00	0.40%	0.40%
\$100,000.01 and over	0.45%	0.45%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of September 1, 2020 and are a limited listing of Credit Union deposit account options.