



Volume 32 · 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.



Thank you to our members for continuing your support for our Credit Union during what was a most unusual year.

As we close the door on 2020, (lock it and throw away the key) we feel that we still have much to be thankful for. We 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.

Some of the many changes this year included the retirement of two long time Board members, Joan Vining and Brenda Deprey. Each served thirty years or more. At our Annual Meeting, Abigail Dunn and Nicole Cooley were voted in as new Board Members. We hired two new tellers, Hailee and Kami. Raelyn was promoted to Members Services.

For a couple of months, we closed the lobby, but remained open and operating through our drive-up. When we reopened the lobby in June, we began limiting the number of people in the lobby. We are regularly sanitizing surfaces, keeping our distance from one another and our members. We are complying with the Maine CDC requirements that our staff wear masks. According to current mandates, members are also required to wear masks. We ask that you all please comply. It may make the difference in keeping the lobby open, not to mention it is healthier for everyone.

This first quarter, we plan to go forward with Hearts for Ending Hunger and Member Appreciation Days. Like everyone, we hope things get back to normal soon. Regardless, there are many great things to come and we are thankful to our members for your ongoing support. We wish you all a happy and healthy new year!



EXTENDED WARRANTY

In 2020, Members Covered by Route 66 Warranties Saved Over \$32,000!

In 2020, Gardiner FCU members with Route 66 Mechanical Breakdown Coverage collectively saved over \$32,000, 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.

Newsletter Changes

This is the final quarter that we will be mailing newsletters with statements. Like so many things, our newsletter is going paperless. Future newsletters will be accessible on our website, through links that will be posted in home banking, on Facebook and will be emailed, to those who allow us to email them.

We realize some members still prefer to read a printed copy. Anyone who wishes us to mail a copy, please contact Kelly. 207-582-2676, ext. 125. If she is unavailable, please leave a voicemail with your name and telephone number. You may also choose to email her at kmarie@gardinerfcu.org. Please put the word newsletter in the subject line.

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 \$25.00 into your share account.



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

- Wendy Roberts 15 years
- Susan Morse 6 years

Upcoming Holidays

Martin Luther King, Jr. Day
Monday, January 18
Closed



Presidents' Day
Monday, February 15
Closed





Hearts for Ending Hunger:

Our Annual Hearts for Ending Hunger fundraiser runs Monday, February 1, through Friday, February 26. Buy hearts for \$1.00 each. We'll display them in our lobby. 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 11 and 12, 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. Four one five seven.

Financial Education for All Ages:



We have some new resources available to assist members of all ages.

Topics covering everything from budgeting to retirement planning. You can check it out under the Products & Service tab on our website GARDINERFCU.ORG.

We have partnered with **ZOGO** to bring you an app that teaches financial education in little snippets, then asks questions. The more answers you get right, the more points you earn. Points are redeemable for FREE Gift Cards to popular places like iTunes and Amazon.

We just rolled it out to area high schools as a way to teach valuable lessons now that will benefit students for their entire lives. Adults are welcome too. Get great lessons on budgeting, credit, loans and more. **Just go to the app store on your phone, look up ZOGO and download. Your access code is GARDINER.**

It's that easy to earn free gift cards, all while becoming smarter savers and better budgeters. Contact Kelly with any questions at kmarie@gardinerfcu.org, or call 207-582-2676, ext. 125.

Main Office
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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 every-day 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?
For our everyday business purposes — such as to process transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
For our marketing purposes — to offer products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and expenses	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For non-affiliates to market to you	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

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.

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	0.25%	0.25%
\$50,000.01 to 100,000.00	0.35%	0.35%
\$100,000.01 and over	0.40%	0.40%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

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