



# Members Only

Members Only is a published quarterly by Gardiner FCU. We're a member-owned financial institution, taking a personal approach to delivering the highest quality consumer-oriented financial services.

Volume 32 – Number 2  
April through June 2021

Dates subject to change.  
Check our website or follow us on social media for updates.



Please join us for our 68th Annual Meeting  
Wednesday, April 28  
at Gardiner FCU

Doors open at 5:15, meeting begins at 5:30. 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 have the responsibility to elect fellow members to the Board of Directors. There are two positions open for election. Incumbents, Connie Greenleaf and Deb Couture are running for re-election. Board member terms are three years. If you'd like to run for one of these positions, please contact one of the members of our nominating committee, via email. Due to current mandates, this annual meeting will consist of the business meeting and election of officers only. Masks are required and we'll adhere to social distancing guidelines and capacity limits.

#### NOMINATING COMMITTEE

- Andrea Sparrow [aspar@roadrunner.com](mailto:aspar@roadrunner.com)
- Earle McCormick [demccormick@tds.net](mailto:demccormick@tds.net)
- Nicole Cooley [ncooley@bgckv.org](mailto:ncooley@bgckv.org)

During the event, members will hear about 2020 accomplishments and the Credit Union's future goals. It's a chance for members, staff, and board members to celebrate the success of our Credit Union.

**Youth Week is April 20 - 23, 2021**  
Celebrating Youth Members, ages 0 – 17  
Stop in for snacks, daily drawings and more!

**“Be a credit union saver & your savings will never go extinct.”**



Picturing your future goals and working toward them is a great way to succeed, whether it's 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 is a valuable lesson.

If your children or grandchildren, don't have youth accounts with us, let us help you 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. Eight, seven, one, four.

For more information on our Youth accounts, teen accounts, upcoming events and more, follow us on [Facebook](#), [Instagram](#) & [Twitter](#). See our website: [gardinerfcu.org](http://gardinerfcu.org) or contact Member Services.



You're never too young to be a Dino-Mite Saver

#### Upcoming Events

- Youth Week:** April 20 – 23.
- Annual Meeting:** April 28.
- Shredding Days:** May 13 & 14.
- Annual Walk to End Hunger:** We will begin accepting pledges on April 5.
- GFCU Annual Yard Sale, for Ending Hunger:** June 12. We begin accepting donated items for the yard sale, May 1. Please deliver donated items, to the Credit Union by May 28, during business hours.

#### Find Your Account # & Win \$25.00!

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.

Hillary Greenleaf	12 years
Tracie James	29 years
Laura Naas	7 years
Hailee Lovely	1 year
Kami Collins	1 year

#### Upcoming Holidays

- Patriot's Day**  
Monday, April 19 - Closed
- Memorial Day**  
Monday, May 31 - Closed

Follow Gardiner FCU

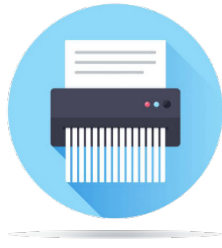


## Shredding

### Days

May 13 & 14

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, which you no longer need

This is a service we provide, at no cost to our members. We'll see to the safe destruction of any personal documents brought in on Thursday, May 13 and Friday, May 14. These services will be provided by Secure Records Management Systems, of Saco, Maine. Please only bring in items that need shredding, no cardboard, magazines, or wastepaper. 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 contribution, to Maine's Campaign for Ending Hunger. Thanks to your generosity, we raised over \$18,000 for Ending Hunger, in 2020. With

additional money received, from the Maine Credit Union League's Ending Hunger funds, we'll soon be donating \$19,859 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  
Call: (207) 582-2676 · Toll Free: (800) 464-2425  
Fax: (207) 582-3108

Text: Loan Dept. (207) 582-2676  
Text: Member Svc. (207) 582-0012

### iTalk Service Numbers:

Local: 203-1132 Toll-Free: 1-855-329-0936

### Main Office, Lobby and Drive-Up Hours

8:00 - 5:00: Mon, Tue, Thu & Friday  
9:00 - 5:00: Wednesday

Email: [info@gardinerfcu.org](mailto:info@gardinerfcu.org)

Website: [gardinerfcu.org](http://gardinerfcu.org)



**GARDINER**  
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## Scholarships & College Financing

Gardiner FCU's Scholarship Committee is offering a total of \$4,500.00 in scholarships in 2021. We're awarding six scholarships, in the amount of \$750.00 each, to deserving students pursuing post-secondary education or graduate degrees.

Scholarship recipients don't need to be members of the Credit Union. Applicants must, however, live, work, worship, volunteer 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.

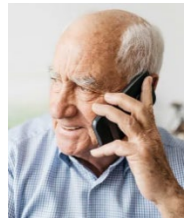
The [application and details](#) are under the Applications/Forms tab on our website: [gardinerfcu.org](http://gardinerfcu.org). The deadline to apply is April 30, 2021. For questions about our scholarships, please see the online application or contact Kelly Marie, 207-582-2676, ext. 125. For information about [Sallie Mae Student Loans](#), see the convenient link on our website.



## Let's Talk About iTalk

There are times when lines, in the lobby & at drive up, prevent us from answering the phone. We want you to have help when you need it, even when we're busy helping others. iTalk is easy to use. Look at what it can do.

- ✓ Works from any phone & is available 24 hours a day, every day.
- ✓ Has speech recognition, so there are fewer buttons to push.
- ✓ You can check your account balances.
- ✓ Transfer money between your accounts.
- ✓ Make loan payments.
- ✓ Request a check.
- ✓ Check transaction history.
- ✓ 20 free calls per month.



Read more about it, under the 24 Hour Services tab, on our website, [gardinerfcu.org](http://gardinerfcu.org). To enroll by phone, call 207-203-1132 or toll free 1-855-329-0936. Sign up & choose your own PIN. It's simple. If you do have questions, our Member Services team is here to help.

## Rate Board

Rates on deposit accounts and loans may change from time to time. The development, proofing & delivery of your Members Only newsletter takes one to two 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: [gardinerfcu.org](http://gardinerfcu.org).

Savings Deposit Rates		
Type	Rate	APY*
Share (Savings) Acct	0.15%	0.15%
Youth Account	0.15%	0.15%
Hi-Yield Share Account		
\$2,000.00 - \$25,000.00	0.20%	0.20%
\$25,000.01 - \$50,000.00	0.25%	0.25%
\$50,000.01 - \$100,000.00	0.35%	0.35%
\$100,000.01 and over	0.40%	0.40%
Clubs	0.10%	0.10%
IRA Share Account	0.15%	0.15%

\*APY is annual percentage yield

Rates are accurate as of March 17, 2021 and are a limited listing of Gardiner Federal Credit Union's deposit account options.

Thank you for making Gardiner Federal Credit Union your preferred financial institution. We're not here for profit, we're here for you.