



Members Only

Members Only is 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 3
July through September 2021

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

Receive up to \$200.00 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 1.00% off current rate*
- Rates as low as 1.99% APR**
- Flexible terms
- Waive Maine state title fee
- Waive LSI fee

If you are interested in this special offer, please call or text 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	18 years
Kattie Peaslee	6 years
Allie Simmons	3 years
Raelyn Spencer	3 years

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.

We're Giving Away \$2,400 in August!

Have you Purchased Your Cash Calendar Yet?

We're selling cash calendars through the end of July, for \$10 each, to raise funds for the Campaign for Ending Hunger. We'll draw winners each weekday in August. Daily prizes range from \$100 - \$200! If you win, your name goes back into the drawing, so you have multiple chances to win. We have had some lucky winners drawn two or three times! Don't miss your opportunity to win some money and help a great cause.



Get your calendar today!

Special thanks to our sponsors: Ainslie's Market; Bolduc Builders; Burke's Roofing & Masonry; Clearview Auto Glass; Dave's Diner; Elliott Office Products; Emery's Meat & Produce; Farris Law; Flagg Financial; Mike Malinowski Heating; McFarland Electric; Pyro City Fireworks Stores; River Road Variety; Team EJP; US Cellular Gardiner; Winthrop Fuel / Williams Fuel; Wright Carpentry.

Upcoming Holidays

Independence Day

Monday, July 5 - Closed

Labor Day

Monday, September 6 - Closed



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.

Savings Deposit Rates		
Type	Rate	APY*
Share (Savings) Acct	0.15%	0.15%
Youth Account	0.15%	0.15%
Hi-Yield Share Account		
\$2,000.01 - \$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

Federally Insured by NCUA

Main Office

420 Brunswick Ave., 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

Office, Lobby & Drive-Up Hours

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

Email: info@gardinerfcu.org

Website: gardinerfcu.org

Rates are accurate as of June 18, 2021 and are a limited listing of GFCU's deposit account options.

Thank You for Helping Us End Hunger

In May, we had the honor of distributing a total of \$19,859.04, in Ending Hunger funds, to eight area agencies who help feed those in need. These funds were the result of multiple fundraisers throughout the year. Every dollar donated helps provide up to \$8 in food for area families with food insecurities. Your generosity and support make this possible. Thank you for helping us help others.



Representatives from organizations receiving funds.

Names of those in food pantry rep pictures:

L-R Betty Morrell of Faith Food Pantry, Bev LaPlante of Chrysalis Place, Nikki Prescott of Boys & Girls Club of KV, Molly Sirois of Bread of Life, Dan Pelkey of S. Gardiner Baptist Church Food Pantry, Cindy Sullivan of the Cohen Center, Vicky Gabrion of Hallowell Food Pantry. Three, four, three, five.

Not pictured: Megan Richards of Food for Thought Backpack Program.

We're Cooking Out for Special Olympics



Our cookout for Special Olympics is an outdoor event. Unless the state mandates change, we hope to be grilling hot dogs and hamburgers, once again this August. Watch for details. 100% of the proceeds will go toward supporting the Maine Special Olympics and helping local Special Olympic athletes take part in the games.

School Supply Drive



July 1 – Aug. 31, we're collecting school supplies.

Many children start school without much-needed supplies. We help by collecting and delivering school supplies to area schools. Items needed include: pencils, colored pencils, erasers, glue sticks, crayons, backpacks and notebooks. If you'd like to donate, items may be brought to our lobby during regular business hours. Thank you for your support.

2021 Scholarship Recipients

Congratulations to the 2021 Gardiner FCU Scholarship winners! The committee received eighty-one applications, for the six scholarships. Only six can win. Each winner receives \$750.00 to use toward tuition or as a bookstore credit. We thank all the applicants, for their interest. The members of our scholarship committee feel they've come to know each of you, and we wish you all much success!



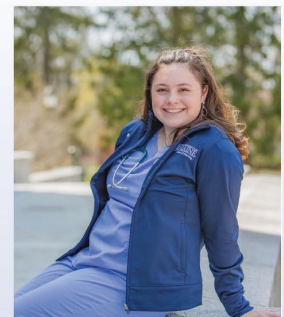
Scholarship Winners



Lindsay Cote
Waterville High School
headed to Coker University



Bao Chi Dang
Lincoln Academy
headed to U Mass Amherst



Ashley Holmes
2019 Medomak Valley HS Graduate
Attends University of Maine, Orono



Trinity Marshall
Gardiner Area High School
headed to University of Maine, Farmington



Jack Begin
Cony High School
headed to US Naval Academy



Makayla Bergeron
Richmond High School
headed to University of ME, Augusta

Congratulations to you all and best wishes to our 2021 scholarship winners!

