



Volume 32 · 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.

Haul in More for Your Holiday! Skip a Loan Payment in November or December

Haul in more cash and less stress by keeping a little extra cash in your pocket by skipping a payment! 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 Ending Hunger in Maine section under the Applications/Forms tab of our website for a link to a page where you can securely contribute online. Every dollar makes a difference. No gift is too small, or too large, when helping feed our community.



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 11 - closed

Veterans Day

Thursday Nov. 11 - closed

Thanksgiving

Thursday, Nov. 25 - closed

Christmas Eve

Friday, Dec. 24 - closing at 12

New Year’s Eve

Friday, Dec. 31 - closing at 3

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..... 7 years
Vicki Larrabee..... 20 years



Fourth Quarter Events



Ending Hunger 50/50:
Our annual Holiday 50/50

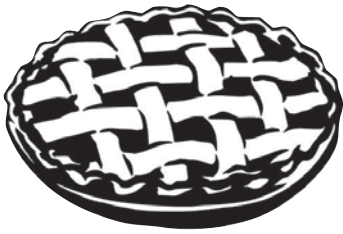
fundraiser will run from October 11 through December 3. Tickets are \$1 each or 6 for \$5. All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

International Credit Union Day:

We will celebrate International Credit Union Day, Thursday, October 21. Stop by and celebrate with us.

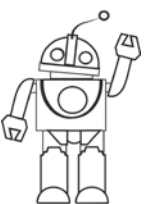
FOOD DRIVE

Food Drive: Our annual food drive will run October 18 – November 19. 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 24. 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

Text Loan Department: (207) 582-2676

Text Member Service: (207) 582-0012

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



Club Accounts: Get Ready for 2022

GFCU offers you many ways to save, including Club Accounts. In addition to Christmas Clubs, you can set up clubs for vacations, education, etc. You can open your Club Account for as little as a penny! Using automatic payroll deductions, you can save without even thinking about it. We'll automatically deduct your selected amount, from your direct deposited paycheck, and put it in your club account. It's as easy as filling out a form. You just watch your savings grow! Consider setting up a Club Account today! One Zero Three Two Four.

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 \$10,420!** Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$83,360 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, Dave's Diner, and Clearview Auto Glass.



Thank You

Thank you to all our members, board and staff for all their help and participation in this year's Special Olympic BBQ. This year we raised a total of **\$850** from the BBQ and another **\$157.73** from the Bake Sale! The Grand Total raised was **\$1,007.73!**



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	0.05%	0.05%
Youth Account	0.05%	0.05%
Hi-Yield Share Account		
\$2,000.00 to 25,000.00	0.15%	0.15%
\$25,000.01 to 50,000.00	0.20%	0.20%
\$50,000.01 to 100,000.00	0.25%	0.25%
\$100,000.01 and over	0.30%	0.30%
Clubs	0.05%	0.05%
IRA Share Account	0.15%	0.15%

Rates are accurate as of September 1, 2021 and are a limited listing of Credit Union deposit account options.