



Members Only

Volume 33 · Number 4
October through December 2022

DATES SUBJECT TO CHANGE.
CHECK OUR WEBSITE OR FOLLOW
US ON SOCIAL MEDIA FOR UPDATES.

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.



Skip a loan payment for more quality time together this winter! 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)

Annual Spaghetti Dinner at Dave’s Diner



This year’s Annual Spaghetti Dinner to benefit Maine Credit Unions’ Campaign for Ending Hunger will be held at Dave’s Diner on October 26, 2022. Tickets are now on sale at the Credit Union and must be purchased in advance. Adults are \$15, and children 10 and under are \$7.

Watch for more details in the Credit Union Lobby.

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.*



Employee Anniversaries

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

- Vicki Larrabee21 years**
Kaylee Drummond 1 year

Find Your Account # and Win \$25.00!

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.

Upcoming Holidays

Indigenous Peoples’ Day
(Columbus Day)

Monday, October 10 *Closed*

Veterans Day

Friday, November 11 *Closed*

Thanksgiving

Thursday,
November 24 *Closed*

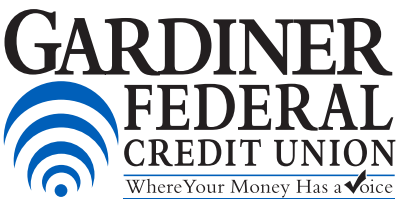


Christmas Day *observed*

Monday, December 26 *Closed*

New Year’s Day *observed*

Monday, January 2 *Closed*



Fourth Quarter Events



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

fundraiser will run from October 3 through December 9. 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 20. Stop by and celebrate with us.

FOOD DRIVE

Food Drive: Our annual food drive will run October 17 – November 18. 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 23. 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 are distributed through Chrysalis Place.

Main Office
420 Brunswick Avenue
Gardiner, ME 04345
(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, Monday, Tuesday, Thursday, Friday
9:00–5:00 on Wednesday

Email: info@gardinerfcu.org
Website: www.gardinerfcu.org



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 **\$479** from the BBQ.

The Special Olympics' mission is to provide year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities, giving them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in a sharing of gifts, skills and friendship with their families, other Special Olympics athletes and the community. In Maine, Special Olympics serves over 4,400 athletes and offer 70+ events year round at the local, state, national and international levels.



Club Accounts: Get Ready for 2023

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 One Six Five Three.

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 \$7,460!** Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$59,680 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, Ainslie's Market, Winthrop Fuel/Williams Fuel, US Cellular of Gardiner, Wright Carpentry, McFarland Electric, Flagg Financial, River Road Variety, Pyro City Fireworks Store, Dave's Diner, Clearview Auto Glass, and Elliott Office Products.



Rate Board

Rates on deposit accounts and loans may change from time to time. The development, proofing, and 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 **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 | 0.40% | 0.40% |
| \$25,000.01 to 50,000.00 | 0.45% | 0.45% |
| \$50,000.01 to 100,000.00 | 0.50% | 0.50% |
| \$100,000.01 and over | 0.55% | 0.55% |
| Clubs | 0.05% | 0.05% |
| IRA Share Account | 0.15% | 0.15% |

Rates are accurate as of September 1, 2022 and are a limited listing of Credit Union deposit account options.