



Volume 33 · Number 1
January through March

Members Only

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.

Please join us for our 69TH Annual Meeting Wednesday, April 27 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. Incumbent, Jeanne Marie Frost is 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. This annual meeting will consist of the business meeting and election of officers only.



NOMINATING COMMITTEE

- Debra Couture – navycaptpomi0031@gmail.com
- Abigail Dunn – dunnabby0@gmail.com
- Nicole Cooley – ncooley@bgckv.org

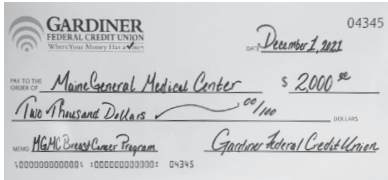
During the event, members will hear about 2021 accomplishments and the Credit Union's future goals. It's a chance for members, staff, and board members to celebrate the success of our Credit Union.

Employee News

Please help us welcome the newest addition to the Credit Union Staff, Kaylee Drummond. Kaylee is a 2021 graduate of Gardiner Area High School and recently was employed at Goggin's IGA for two years before joining us. She enjoys crafting, hunting, fishing, four wheeling and playing with her chickens. Please help make her feel welcome the next time you stop by.



On December 1, the Credit Union presented a check in the amount of \$2,000 to the Maine General Breast Cancer Care Center. We would like to thank all the members, family and friends that supported us in October by purchasing our breast cancer awareness t-shirts, raffle tickets, or just donated to our cause. We can always count on our members and our community to support us! Thank you very much!



Employee Anniversaries

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

- Wendy Roberts.....16 years**
Susan Morse7 years
Sharon Judd.....1 year

Upcoming Holidays

Martin Luther King, Jr. Day

Monday, January 17
Closed



President's Day
Monday, February 21
Closed

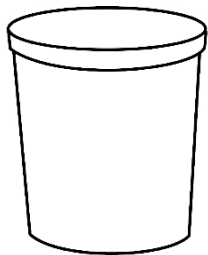
Find Your Account # & Win \$25.00!

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.





Hearts for Ending Hunger: Our Annual Hearts for Ending Hunger fundraiser runs Tuesday, February 1 through Monday, February 28. Buy hearts for \$1.00 each. We'll display them in our lobby. All proceeds benefit our Ending Hunger in Maine Campaign.



Chili Chowder Day: Please join us Thursday, February 17, for our very popular Chili Chowder Day. Offering a hot, homemade lunch

of chili, chowder, assorted soups and more. A great treat for your lunch. Grab an extra pint for dinner. Nine, five, three, two. All proceeds benefit the Ending Hunger Campaign.



Member Appreciation Days: We invite you to join us on Thursday and Friday, March 10 & 11, 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.

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

Office, Lobby & Drive-Up Hours

8:00–5:00, Monday, Tuesday, Thursday and Friday
9:00–5:00 on Wednesday

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



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 everyday 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 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, 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	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 December 31, 2021 and are a limited listing of GFCU’s deposit account options.