



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 2022

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



Please join us for our 69th Annual Meeting
Wednesday, April 27th
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.

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.

Upcoming Events

- Youth Week:** April 18th – 22nd
- Annual Meeting:** April 27th
- Shredding Days:** May 12th & 13th
- Annual Walk to End Hunger:** April 23rd - We will begin accepting pledges on April 1st.
- GFCU Annual Yard Sale, for Ending Hunger:** June 4th. We begin accepting donated items for the yard sale May 2nd. Please deliver donated items, to the Credit Union by May 27th, 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.

Tracie James	30 years
Hillary Greenleaf	13 years
Laura Naas	8 years
Kami Collins	2 years

Upcoming Holidays

- Patriot's Day**
Monday, April 18 - Closed
- Memorial Day**
Monday, May 30 – Closed
- Juneteenth**
Monday, June 20 - Closed



Youth Week is April 18 - 22, 2022
Celebrating Youth Members, ages 0 – 17
Stop in for snacks, daily drawings and more!

Save Small  Dream BIG at your credit union TM

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. One Zero Three Nine Six.

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

Follow Gardiner FCU



Shredding Days

May 12 & 13

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 12 and Friday, May 13. 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!



2021 was another amazing year for raising funds for Ending Hunger! Thanks to your generosity, we raised over \$24,000 for Ending Hunger, in 2021. With additional money received, from the Maine Credit Union

League's Ending Hunger funds, we'll soon be donating \$24,543.43 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

Website: gardinerfcu.org



GARDINER
FEDERAL CREDIT UNION
Where Your Money Has a ✓ Voice

Scholarships & College Financing

Gardiner FCU's Scholarship Committee is offering a total of \$4,500.00 in scholarships in 2022. 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. The deadline to apply is April 29, 2022. For questions about our scholarships, please see the online application or contact Tracie James, 207-582-2676, ext. 113. For information about [Sallie Mae Student Loans](#), see the convenient link on our website.



We are excited to announce our New Digital Banking platform went live March 22nd! We're committed to providing technology to help our members better manage their finances. This upgrade will modernize your Digital Banking experience. Switching between devices will be seamless and provide you with a much better interface that is faster, simpler, and easier to use. A reminder, it will be necessary for you to re-register. You can register either from our home page at gardinerfcu.org or by downloading the new Mobile Banking app.

With this upgrade we are pleased to announce we now offer Mobile Deposit Capture!!! Call us at 207-582-2676 or stop by our branch if you have any questions or concerns about these upgrades.

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.

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

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 March 31, 2022 and are a limited listing of Gardiner Federal Credit Union's deposit account options.