



# Members Only

Volume 33 · Number 3  
July through September 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.

## Get Up to \$200 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 at [wroberts@gardinerfcu.org](mailto: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.

## We’re Giving Away \$2,600 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 Maine Credit Unions’ Campaign for Ending Hunger. We’ll draw winners each weekday in August. Daily prizes range from \$100 to \$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, Farris Law, Flagg Financial, Mike Malinowski Heating, McFarland Electric, Pyro City Fireworks Stores, River Road Variety, US Cellular Gardiner, Winthrop Fuel / Williams Fuel, and Wright Carpentry.

## 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 our website [gardinerfcu.org](http://gardinerfcu.org).

Rates are accurate as of June 21, 2022 and are a limited listing of GFCU’s deposit account options.

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	0.20%	0.20%
\$25,000.01 to 50,000.00	0.25%	0.25%
\$50,000.01 to 100,000.00	0.30%	0.30%
\$100,000.01 and over	0.35%	0.35%
Clubs	0.05%	0.05%
IRA Share Account	0.15%	0.15%

## Employee Anniversaries

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

**Stephanie Peppard ....19 years**  
**Allie Simmons ..... 4 years**

## 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

**Independence Day**  
Monday, July 4 Closed

**Labor Day**  
Monday, September 5 Closed







## We're Cooking Out for Special Olympics

Join us for lunch!  
We're hosting our Annual Barbecue for Maine Special Olympics in August! We'll be grilling hot dogs and hamburgers, served with chips, and your choice of soft drinks or water. 100% of the proceeds will go toward supporting the Maine Special Olympics and helping local Special Olympic athletes participate. Watch for more details! Eight one nine six.



## School Supplies Drive

We're collecting school supplies July 1– August 31. 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.

### 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](mailto:info@gardinerfcu.org)

Website: [www.gardinerfcu.org](http://www.gardinerfcu.org)



## Congratulations Class B State Softball Champs!

Gardiner Federal Credit Union would like to congratulate the Gardiner Area High School Softball Team on their recent Class B State Championship! Well Done Ladies!



**Team Members:** Abby Cooley, Kylie Boardman, Mya Pettengill, Hailey Acedo, Maddie Naas, Lainey Cooley, Corrine Vasvary, Devin Clary, Dakota Lovely, Taylor Takatsu, Grace Deering, Brooke Gero, Grace Plourde, Maddie Inman, and Tailor Hawkins. **Head Coach** Ryan Gero; **Assistant Coaches** Ginger Shaw and Bill Boardman.

## 2022 Scholarship Recipients

Congratulations to the 2022 Gardiner FCU Scholarship winners! The committee received seventy-seven applications for the six scholarships. Only six can win. Each winner receives \$750 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!



**Jenna Badeau**

Maranacook Community High School, attending University of Maine at Farmington



**John Cameron**

Attending KVCC



**Reilley Fleck**

Cony High School  
Attending Husson University



**Megan Huesers**

Winslow High School  
Attending Husson University



**Shailey Johnson**

Medomak Valley High School, attending University of Maine at Augusta



**Luke Shawn Lawrence**

Gardiner Area High School  
Attending University of Maine at Orono

*Congratulations to you all and best wishes!*