



Members Only

Volume 34 – Number 1
January through March 2023

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

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

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 70th Annual Meeting

Wednesday, April 26th at the Boys and Girls Club of Kennebec Valley

Sandra M Prescott Clubhouse, 14 Pray Street, Gardiner, Maine.

Our meeting will begin at **5:30pm**.

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 three positions open for election. Incumbents, Nicole Cooley and Abigail Dunn are 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
- Connie Greenleaf conwgreen@aol.com
- Jeanne Marie Frost jeanne.frost@roadrunner.com

During the event, members will hear about 2022 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 welcome three new employees to the Credit Union this past year.

Brianna Lavallee joined our team February as a teller, and in July was promoted to Member Service Representative. Bri came to us with experience in the Credit Union industry. She loves to read, kayak and fish. She lives with her husband in Sabattus.

Jamie Clukey joined us in April as a part time Teller. Jamie currently works for Gardiner Area High School in the guidance department and for us during summers and school vacations. She, her husband Duane and family lives in Gardiner.

Lastly **Alicia Dunbar** joined us in August as a Teller. She currently lives with her partner Max in Farmingdale and has two beautiful daughters, a cat, a dog, hamster, four chickens and a rooster. She enjoys embroidering, antiques, and making memories with her family.

Please stop by and help welcome our newest additions!

Employee Anniversaries



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

Wendy Roberts 17 years

Susan Morse 8 years

Brianna Lavallee 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

Martin Luther King, Jr. Day

Monday, Jan 16

Closed



President's Day

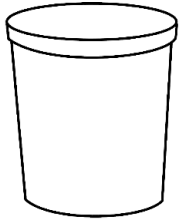
Monday, Feb 20

Closed





Hearts for Ending Hunger:
Our Annual Hearts for Ending Hunger fundraiser runs **Wednesday, February 1st through Tuesday, February 28th**. 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 16th**, 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. All proceeds benefit the Ending Hunger Campaign. One One Three Two Six.

WE ♥ OUR MEMBERS

Member Appreciation Days: We invite you to join us on **Thursday & Friday, March 9th & 10th**, 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

(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

Follow Gardiner FCU:



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 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 www.gardinerfcu.org.

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 www.gardinerfcu.org.

Savings Deposit Rates

Type	Rate	Annual Percentage Yield
Share (Savings) Account	0.10%	0.10%
Youth Account	0.10%	0.10%
Hi-Yield Share Account		
\$2,000.00 to 25,000.00	0.60%	0.60%
\$25,000.01 to 50,000.00	0.70%	0.70%
\$50,000.01 to 100,000.00	0.90%	0.90%
\$100,000.01 and over	1.00%	1.00%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of December 31, 2022 and are a limited listing of Credit Union deposit account options.