



Members Only

Volume 34 – Number 2
April through June 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 26 at the Boys and Girls Club of Kennebec Valley
Sandra M Prescott Clubhouse, 14 Pray Street, Gardiner, Maine.

Doors open at 5:30 pm · Meeting begins at 6:00pm · Dinner at 6:30 pm
Tickets must be purchased at the Credit Union prior to the event.

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 and Earle McCormick is retiring. 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.

Scholarships and College Financing

Gardiner FCU's Scholarship Committee is awarding \$4,500 in scholarships in 2023 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 28, 2023.**

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.



Employee Anniversaries

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

- Tracie James.....31 years**
- Hillary Greenleaf14 years**
- Laura Naas9 years**
- Kami Collins.....3 years**
- Jamie Clukey.....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

- Patriots' Day**
Monday, April 17 *Closed*
- Memorial Day**
Monday, May 29 *Closed*
- Juneteenth**
Monday, June 19 *Closed*





Shredding Days

May 11 and 12

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 11 and Friday, May 12. 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.

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:



Congratulations, Members!

You are the most generous around!

2022 was another amazing year for raising funds for Maine Credit Unions' Campaign for Ending Hunger. Thanks to your generosity, we raised over **\$19,300** for Ending Hunger in 2022. With additional money received, from the Maine Credit Union League's ending hunger funds, we'll soon be donating **\$20,164.87** to area agencies and food pantries.

We are proud to say with your help, Gardiner Federal Credit Union placed first in per member contribution which was \$3.78 per member!

Thank you for helping us work to end hunger in central Maine.

Credit Union Youth Week April 17–21

Celebrating Youth Members Ages 0–17

Stop in for snacks, daily drawings and more!

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. One Zero Eight Seven Two.



- 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.

For more information on our Youth accounts, teen accounts, upcoming events and more, follow us on Facebook, Instagram and Twitter, visit our website gardinerfcu.org, or contact Member Services.

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	0.95%	0.95%
\$25,000.01 to 50,000.00	1.05%	1.05%
\$50,000.01 to 100,000.00	1.25%	1.26%
\$100,000.01 and over	1.35%	1.36%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of March 31, 2023 and are a limited listing of Credit Union deposit account options.

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