



Members Only

Volume 34 – Number 3
July through September 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.

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 3.50% 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.

*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 \$3,700 in September!

Have You Purchased Your Cash Calendar Yet?

We're selling cash calendars through the end of August for \$10 each to raise funds for Maine Credit Unions' Campaign for Ending Hunger. We'll draw winners every day in September, including the weekends and holiday! Daily prizes range from \$100-\$500! 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; Bintliff's Corner Brew; Bolduc Builders-Val Bolduc; Burke's Roofing & Masonry; Clearview Auto Glass; Dave's Diner; Elliott Office Products; Farris Law; Gerard's Pizza; Jokers & Rogues Brewing; McFarland Electric; Mike Kimball & Sons Used Cars; Mike Malinowski Heating Inc; Northeast Asset Management LLC; Pyro City, Maine Fireworks Stores; Rideout Electrical, LLC; River Road Variety; Rolfe's Well Drilling; Waterfront Nutrition; Winthrop Fuel/Williams Fuel and Wright Carpentry.

School Supply Drive

From July 3 – August 31, we're collecting school supplies. 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.



Employee Anniversaries

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

- Stephanie Peppard ... 20 years**
- Alicia Dunbar 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

Independence Day

Tuesday, July 4 *Closed*

Labor Day

Monday, September 4 *Closed*



**GARDINER
FEDERAL
CREDIT UNION**
Where Your Money Has a Voice

Shared Branching: The Best Kept Secret



Whether you're planning a trip or moving away from home, it's time to tell you about Shared Branching. This

nationwide community of credit unions allows you to do your banking at any participating branch— that's over 5,700 locations— while keeping your account at your home credit union. What's the catch? There isn't one. Here's why Shared Branching is the best kept secret.

Rather than competing against one another, credit unions have developed a community of cooperation to bring members the best services they can offer. Through Shared Branching, you are welcome to do your banking at any participating credit union across the country. There are more than 170 locations in Maine alone - more branches than any bank in Maine!

If you're starting college or traveling for work, Shared Branching ensures that you won't be far from a convenient credit union. You are afforded the flexibility to move and travel all while remaining loyal to your local credit union. So, whether you need to withdraw money, deposit a check, or make your loan payment, you can take care of all your financial needs away from home.

Best of all, Shared Branching is a completely free service! There aren't any hidden fees or charges when you stop into a participating location. Credit unions are doing this for your convenience, not for a profit. Check out mainecreditunions.org to find the branch nearest you and stop in on your next trip out of town.

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

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2023 Scholarship Recipients

Congratulations to the 2023 Gardiner FCU Scholarship Winners! The committee received fifty-three applications for the five scholarships. One Gardiner graduate received \$1,500, and four at-large winners each received \$750. 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!



Wyatt Chadwick

Gardiner Area High School,
attending Embry-Riddle
Aeronautical University



Mary Hatt

Maranacook Community
High School, attending The
College of the Holy Cross



Madison Inman

Gardiner Area High School,
attending York County
Community College



Allie Labelle

Maranacook Community
High School, attending
University of Maine Orono



Jacob Rousseau

Hall-Dale High School,
attending Maine Maritime
Academy

We're Cooking Out for Special Olympics



Our cookout for Special Olympics is an outdoor event. Watch for upcoming details. 100% of the proceeds will go toward supporting the Maine Special Olympics and helping local Special Olympic athletes take part in the games. One Two Four Six Eight.

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	1.10%	1.11%
\$25,000.01 to 50,000.00	1.20%	1.21%
\$50,000.01 to 100,000.00	1.40%	1.41%
\$100,000.01 and over	1.50%	1.51%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of June 30, 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!