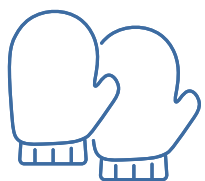




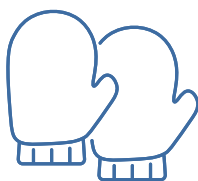
Members *Only*

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.

Volume 34 - Number 4
October through December 2023
Dates subject to change. Check our website or follow us on social media for updates



Skip-A-Payment



Skip a loan payment for more quality time together this winter! If you currently have a Consumer Loan with Gardiner Federal Credit Union, you may be eligible for our Skip-A-Payment Program.* Skipping a payment is like “making a loan to yourself.” The extra cash comes in handy for holiday expenses, entertaining, or paying bills. This is our way of thanking you for your loyalty and showing you how much we appreciate your membership.

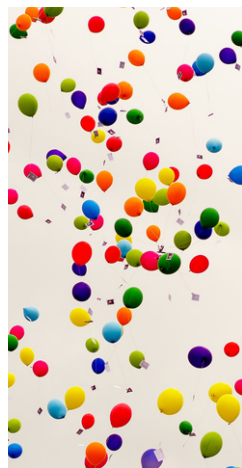
* Some restrictions apply - all applications subject to approval.

For more information about this promotion, please contact Gardiner Federal Credit Union at 207-582-2676 and speak with Hillary (ext.124)

EMPLOYEE ANNIVERSARIES

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

Vicki Larrabee 22 years
Kaylee Drummond .. 2 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.

Thank you to all of our members, board, and staff for all of their help and participation in this year's Special Olympic BBQ. This year we raised a total of \$364!

Another thank you to everyone who donated supplies for our annual School Supply Drive! We were able to deliver to 5 local elementary schools this year.

Employee News

Please help us welcome the newest addition to the Credit Union Staff, Kimberlee Brown! Kim originally grew up in the sunny state of California, and she enjoys listening to music, reading a good book, and going on bike rides. We appreciate all of her hard work as a Member Service Representative!



Upcoming Holidays

Indigenous Peoples' Day
(Columbus Day)
Monday, October 9 Closed

Thanksgiving
Thursday, November 23 Closed

Christmas Day
Monday, December 25 Closed

New Year's Day
Monday, January 1 Closed



Fourth Quarter Events

Ending Hunger 50/50: Our annual Holiday 50/50 fundraiser will run from October 2nd through December 8th. Tickets are \$1 each or 6 for \$5. All proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

International Credit Union Day: We will celebrate International Credit Union Day on Thursday, October 19th. Stop by and celebrate with us!



Food Drive: Our annual food drive will run October 16th – November 17th. Food collected in our lobby will be donated to local families during the holiday season.

Thanksgiving Pie Sale: We Bake It, You Take It! Homemade pies only \$12 each, Wednesday, November 22nd. The pies are baked by our staff and members. Pies are sold in the lobby. Sorry, no pre-orders. 100% of proceeds benefit Maine Credit Unions' Campaign for Ending Hunger.

Giving Tree: Please watch for our annual Giving Tree, which will be displayed in our lobby, during the months of November and December. Each paper ornament represents an item that can be purchased for a child in need within our community.

Toy Drive: In November and December, we also collect new, unwrapped toys and games for kids of all ages. Donations are distributed through Chrysalis Place.

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:



October is Breast Cancer awareness month! This year, Gardiner Federal Credit Union will be selling pink ribbons for \$1 to hang up on our lobby walls. All proceeds made will be donated to the Harold Alfond Center for Cancer Care!



Club Accounts: Get Ready for 2024

GFCU offers you many ways to save, including Club Accounts. In addition to Christmas Clubs, you can set up clubs for vacations, education, etc. You can open your Club Account for as little as a penny! Using automatic payroll deductions, you can save without even thinking about it. We'll automatically deduct your selected amount from your direct deposited paycheck, and put it in your club account. It's as easy as filling out a form. You just watch your savings grow! Consider setting up a Club Account today! Seven Seven Six Two

Cash Calendar Results

Our Annual Cash Calendar Fundraiser was another huge success. Thanks to the generosity of our sponsors, members, community and our staff, **we raised over \$7,100!** Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$56,800 in food for area families in need.

Thank you again to all who supported this fundraiser! Special thanks to our sponsors:

EOP-INC.COM, Burke's Roofing & Masonry, Wright Carpentry, Bintliff's Corner Brew, Val Bolduc Builders, Rolfe's Well Drilling, Pyro City Fireworks Store, River Road Variety, Dave's Diner, McFarland Electric, Mike Malinowski Heating, Farris Law, Mike Kimball & Sons Used Cars, Ainslie's Market, Northeast Asset Management, Rideout Electrical, Waterfront Nutrition, Gerard's Pizza, Clearview Auto Glass, Winthrop Fuel/Williams Fuel, Jokers & Rogues Brewing



Rate Board

Rates on deposit accounts and loans may change from time to time. The development, printing, and delivery of your Members Only newsletter takes two to three 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 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: \$2,000.00 to 25,000.00	1.55%	1.56%
Hi-Yield: \$25,000.01 to 50,000.00	1.65%	1.66%
Hi-Yield: \$50,000.01 to 100,000.00	1.85%	1.87%
Hi-Yield: \$100,000.01 and over	1.95%	1.97%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of October 1st, 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!