



GARDINER FEDERAL CREDIT UNION

Where Your Money Has a ✓oice

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 35 - Number 1
January through March 2024
Dates subject to change. Check our website
or follow us on social media for updates.



Happy New Year!

Thank you to our members for making 2023 a great year. We look forward to continuing together in 2024.

PLEASE JOIN US FOR OUR 71ST ANNUAL MEETING WEDNESDAY, APRIL 24TH AT GARDINER FCU

Doors open at 5:15, meeting begins at 5:30. 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 two positions open for election. Incumbent, Debra Couture is 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

- Dave Tourtelotte: copdat@outlook.com
- Amanda Couture: amanda.couture01@gmail.com
- Nicole Cooley: ncooley@bgckv.org



During the event, members will hear about 2023 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 ANNIVERSARIES

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

Wendy Roberts 18 years
Susan Morse 9 years
Brianna Lavalley 2 years
Kimberlee Brown 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.

APPLE/GOOGLE/SAMSUNG PAY

We now offer Apple/Google/Samsung Pay on mobile devices! You can access it by adding your card(s) to your phones digital wallet. Please call 582-2676 for assistance.

EMPLOYEE NEWS

Please help us welcome the newest addition to our team, Anna Toman! Anna is our new Marketing Coordinator who recently graduated from The University of Maine with a double major in Marketing and Management. Anna grew up in Gardiner, and loves being back with the community!



Mobile Deposit Capture

With our mobile deposit capture, members can now deposit checks into their accounts using our digital banking app. Simply snap a picture of your check, and follow the on screen instructions! Eight Two Two Four

UPCOMING HOLIDAYS

New Year's Day

Monday, January 1st
Closed

Martin Luther King, Jr. Day

Monday, January 15th
Closed

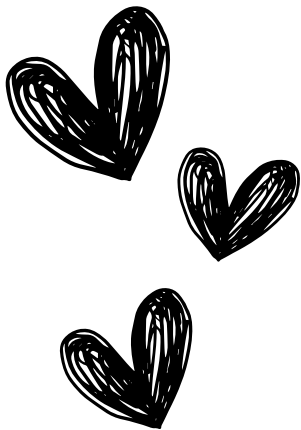
President's Day

Monday, February 19th
Closed

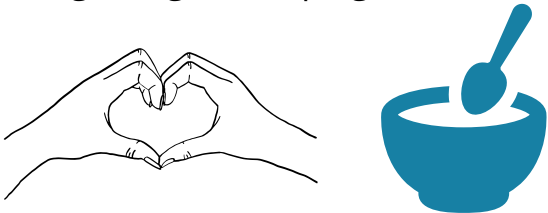


FIRST QUARTER EVENTS

Hearts for Ending Hunger: Our Annual Hearts for Ending Hunger fundraiser runs Thursday, February 1st through Friday, March 1st. Buy hearts for \$1.00 each and we'll display them in our lobby. All proceeds benefit our Ending Hunger in Maine Campaign.



Chili Chowder Day: Please join us Thursday, February 15th 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.



Member Appreciation Days: We invite you to join us on Thursday & Friday, March 7th & 8th, 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

Follow Gardiner FCU:



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



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.

Savings Deposit Rates

Type	Rate	Annual Percentage Yield	Effective Dates
Share (Savings) Account	0.10%	0.10%	12/01/2022
Youth Account	0.10%	0.10%	12/01/2022
Hi Yield: 2,000.00 to 25,000.00	1.55%	1.56%	10/01/2023
Hi Yield: 25,000.01 to 50,000.00	1.65%	1.66%	10/01/2023
Hi Yield: 50,000.01 to 100,000.00	1.85%	1.87%	10/01/2023
Hi Yield: 100,000.01 and over	1.95%	1.97%	10/01/2023
Clubs	0.10%	0.10%	12/01/2022
IRA Share Account	0.20%	0.20%	12/01/2022