



GARDINER
FEDERAL CREDIT UNION
 Where Your Money Has a ✓oice

Members Only

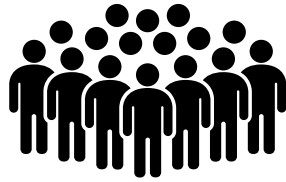
Volume 35 - Number 2
 April through June 2024
 Dates subject to change.
 Check our website or follow us on social media for updates.

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 71st Annual Meeting!

Wednesday, April 24th at Gardiner Federal Credit Union
 420 Brunswick Ave, Gardiner, ME 04345

Doors open at 5:15, meeting begins at 5:30.
 All members welcome to attend.



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. Three incumbents are running for re-election. Each will be voted on at the meeting. If you are interested in applying for a board position, please contact one of the following:

Nomination Committee Members

Dave Tourtelotte: copdat@outlook.com

Amanda Couture: amanda.couture01@gmail.com

Nicole Cooley: ncooley@bgckv.org



GFCU Scholarships

Gardiner FCU's Scholarship Committee is awarding **\$4,500** in scholarships in 2024 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 26, 2024. For questions about our scholarships, please see the online application or contact Anna Toman at atoman@gardinerfcu.org.

Employee Anniversaries

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

Tracie James.....32 years
 Hillary Greenleaf.....15 years
 Laura Naas.....10 years
 Kami Collins.....4 years
 Jamie Clukey..... 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.

Upcoming Holidays

Patriots' Day

Monday, April 15 *Closed*

Memorial Day

Monday, May 27 *Closed*

Juneteenth

Wednesday, June 19 *Closed*

CLOSED

Shredding Days

May 9th and 10th

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 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 9 and Friday, May 10. 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. Six Eight One Nine

Pet Supply Drive

April 1st - 30th

We are having a Pet Supply Drive for the **Kennebec Valley Humane Society!** We will be accepting donations of unopened and unused pet items such as food, toys, and cleaning supplies right in our lobby!

Congratulations, Members!



You are the most generous around!

2023 was another amazing year for raising funds for Maine Credit Unions' Campaign for Ending Hunger. Thanks to your generosity, we raised over **\$24,000** for Ending Hunger in 2023 that we will be donating 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 **\$4.65** per member! Thank you for helping us work to end hunger in Maine.

Credit Union Youth Week

April 16th - 19th

**Celebrating Youth Members
Ages 0-17**

Stop in for snacks, daily drawings and more!



- 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.
- Coloring contests for separate age groups, winners get a prize.
- Youth members will get the chance to meet Kirby the Kangaroo from 1:00pm-3:00pm on the 17th and 19th.

Savings Deposit Rates

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.

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 March 31st, 2024 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!

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

Follow us on Social Media



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

