



# GARDINER FEDERAL CREDIT UNION

Where Your Money Has a oice

## Members Only

**Volume 35 - Number 3**  
July through September 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.*

### 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](mailto: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 \$4,250 in September!

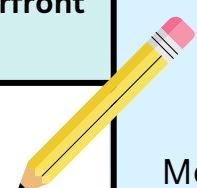
Have You Purchased Your Cash Calendar Yet? We're selling cash calendars through the end of August for \$10 each to raise funds for Maine Credit Unions' Campaign for Ending Hunger. We'll draw winners every day in September, including the weekends and holiday! Daily prizes range from \$100-\$500! If you 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: Abbott Fence LLC, AC Towing, Ainslie's Market, Awakened Intuition LLC, Bolduc Builders, Burke's Roofing & Masonry, Clearview Auto Glass, Daniel's Auto Body, EOP-INC.COM, Gerard's Pizza, Goldfinch Creamery Cafe & Bakery, Lisa's Legit Burritos, McFarland Electric, Mike Malinowski Heating, Northern Lights, Pyro City, Rideout Electrical LLC, River Road Variety, Team EJP, Waterfront Nutrition, Winthrop/Williams Fuel, Wright Carpentry**

### School Supply Drive

From July 1 – August 30, 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.....21 Years  
Alicia Dunbar.....2 Years  
Anna Toman.....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

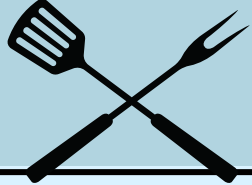
**Independence Day**  
Thursday, July 4  
*Closed*

**Labor Day**  
Monday, September 2  
*Closed*



# 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.



## Avoiding Family Imposter Scams

If you get an unsuspected call from someone claiming to be a family member or friend asking you for money to help them out of an emergency, take pause before acting! This could be a scam. Imposters often use scare tactics like saying they have been in an accident or arrested to get people to act fast. Artificial Intelligence can even mimic a loved one's voice. Always call or text your friend or family member back directly to make sure they are okay, and never wire money, mail cash, or send cryptocurrency to a stranger! One Zero One Zero Three Six Six

**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](mailto:info@gardinerfcu.org)  
**Website:** [www.gardinerfcu.org](http://www.gardinerfcu.org)



# 2024 Scholarship Recipients

Congratulations to the 2024 Gardiner FCU Scholarship Winners! The committee received fifty-six 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!



**Cody Dingwell**  
Gardiner Area High School, attending Husson University.



**Abigail Dudley**  
Waterville Senior High School, attending Husson University.



**Hannah Farrington**  
Attending the Collge of Maine Health Professions.



**Jonas Stepanauskas**  
Lincoln Academy, attending the University of Colorado Boulder



**Lilian Taylor**  
Waterville Senior High School, attending the University of Maine

Congratulations!

## 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](http://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: 2,000.00 to 25,000.00	1.65%	1.66%
Hi Yield: 25,000.01 to 50,000.00	1.75%	1.76%
Hi Yield: 50,000.01 to 100,000.00	1.95%	1.97%
Hi Yield: 100,000.01 and over	2.05%	2.07%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of June 30th, 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!