



# GARDINER

## FEDERAL CREDIT UNION

Where Your Money Has a oice

# Members Only

**Volume 35 - Number 4**  
October through December 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.*



## 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.....23 years  
Kaylee Drummond.....3 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 Holiday Closures

**Indigenous Peoples' Day**  
Monday, October 14  
*Closed*

**Veteran's Day**  
Monday, November 11  
*Closed*

**Thanksgiving**  
Thursday, November 28  
*Closed*

**Christmas Eve**  
Tuesday, December 24  
*Closing at Noon*

**Christmas Day**  
Wednesday, December 25  
*Closed*

**New Years Eve**  
Tuesday, December 31  
*Closing at 3*



## October is Breast Cancer Awareness Month!!!



This year, Gardiner Federal Credit Union will be raffling off a homemade Breast Cancer Awareness Quilt! Tickets will be \$5 a piece, and the quilt will be displayed in our lobby. We will also be selling pink ribbons for \$1 to hang up on our lobby walls. All proceeds made during this month will be donated to the Harold Alfond Center for Cancer Care!

Fourth Quarter Events

International Credit Union Day: ICU Day is **October 17th**, but we will be celebrating all week **(15-18th)** with Daily Drawings, a Bake Sale, and a Candy Corn guess. Stop by and celebrate with us!

Food Drive: Our annual food drive will run **October 15th – November 15th**. Food collected in our lobby will be donated to local families during the holiday season.

Ending Hunger Auction: GFCU will be holding a Ticket Auction Fundraiser for the Campaign for Ending Hunger! Auction items will be displayed in our lobby, and members can buy tickets for the chance to win items during the **entire month of November!**



Thanksgiving Pie Sale: We Bake It, You Take It! Homemade pies only \$12 each, **Wednesday, November 27th**. 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.

Winter Supply Drive: We will be collecting items for local area shelters this Winter, starting the **week of November 25th**. Items needed include hats, gloves, toe warmers, hand warmers, and socks.

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.

Quilt Raffle for Ending Hunger: We will be raffling off a handmade quilt **during the month of December!** The quilt was graciously donated by a member to raise money for the Campaign for Ending Hunger!

**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 us on  
Social Media



**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 \$278!

One Two Five Nine Two.

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.

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 \$8,360! Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$66,880 in food for area families in need. Thank you again to all who supported this fundraiser!

**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, Elliott Office Products, 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**



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).

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	1.75%	1.76%
Hi Yield: 25,000.01 to 50,000.00	1.85%	1.87%
Hi Yield: 50,000.01 to 100,000.00	2.05%	2.07%
Hi Yield: 100,000.01 and over	2.15%	2.17%
Clubs	0.10%	0.10%
IRA Share Account	0.20%	0.20%

Rates are accurate as of September 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!**