



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.

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July through September 2025
Dates subject to change. Check our website or follow us on social media for updates.

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.

*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 \$4,350 IN SEPTEMBER!

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, Ainslie's Market, Bintliff's Corner Brew, Busy Bear Nursery Daycare, Chadwick's Craft Spirits, Clearview Auto Glass, Dana Lawrence Tree Service LLC, Daniel's Auto Body, Elliott Office Products, Gerard's Pizza, Gosline Insurance Group, Hancock Lumber, Harrington Auto Sales Inc, Janet Slade/State Farm Ins, Just A Tease Hair Salon, Lisa's Legit Burritos, McFarland Electric, Mike Malinowski Heating Inc, Northern Lights, Precision Team Builders, Rideout Electrical LLC, Steven's Electric, Val Bolduc/Bolduc Builders, Waterfront Nutrition, Wright Carpentry

EMPLOYEE ANNIVERSARIES



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

Stephanie Peppard 22 Years
Alicia Stevens 3 Years
Anna Toman 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

Independence Day
Friday, July 4 *Closed*

Labor Day
Monday, September 1 *Closed*



School Supply Drive

From June 30th – August 29th 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! Six Two Three Six



SELLING SILICONE BRACELETS FOR ENDING HUNGER!

Blue & Purple Bracelets are in our lobby now!

Get yours for only **\$2.00 each.**

All proceeds go towards the Campaign to End Hunger in Maine.



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

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2025 Scholarship Recipients

Congratulations to the 2025 Gardiner FCU Scholarship Winners! The committee received forty-eight applications for the four scholarships. One Gardiner graduate received \$2,000, and three at-large winners each received \$1,000. 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!



Taryn Nichols
Gardiner Area High School
Taryn will be attending the University of Southern Maine in the fall



Parker MacMaster
Richmond High School
Parker will be attending Kennebec Valley Community College in the fall



Alice Skiff
University of Maine at Farmington
Alice will be continuing her education at UMF in the fall



Madison Holmes
Medomak Valley High School
Madison will be attending Saint Joseph’s College of Maine in the fall

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	1.75%	1.76%	09/01/2024
Hi Yield: 25,000.01 to 50,000.00	1.85%	1.87%	09/01/2024
Hi Yield: 50,000.01 to 100,000.00	2.05%	2.07%	09/01/2024
Hi Yield: 100,000.01 and over	2.15%	2.17%	09/01/2024
Clubs	0.10%	0.10%	12/01/2022
IRA Share Account	0.20%	0.20%	12/01/2022