



GARDINER

FEDERAL CREDIT UNION

Where Your Money Has a oice

Members Only

Volume 36 - Number 4
October through December 2025
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 **Wendy (ext.122)**

Employee Anniversaries

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

Vicki Larrabee.....24 years
Kaylee Drummond.....4 years
Kaydence Moody.....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.



October is Breast Cancer Awareness Month!!!



This year, Gardiner Federal Credit Union will be raffling off an LL Bean Bag! Tickets will be \$5 a piece, and the bag (filled with items) will be displayed in our lobby. We will also be selling other BCA items, along with pink ribbons for \$1 which will be displayed on our lobby walls. All proceeds made during this month will be donated to the Harold Alfond Center for Cancer Care!

Upcoming Holiday Closures

Indigenous Peoples' Day
Monday, October 13
Closed

Veteran's Day
Tuesday, November 11
Closed

Thanksgiving
Thursday, November 27
Closed

Christmas Eve
Wednesday, December 24
Closing at Noon

Christmas Day
Thursday, December 25
Closed

New Years Eve
Wednesday, December 31
Closing at 3

Fourth Quarter Events

International Credit Union Day: ICU Day is **October 16th**, but we will be celebrating all week (**14-17th**) with Daily Drawings, a Bake Sale, and a Candy Corn guess. Stop by and celebrate with us!

Ending Hunger Auction: GFCU will be holding a Ticket Auction Fundraiser for the Campaign to End 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!**

Winter Supply Drive: We will be collecting items for local area shelters this Winter, **starting the week of November 3rd**. Items needed include hats, gloves, toe warmers, hand warmers, and socks.



Food Drive: Our annual food drive will run **November 17th - December 17th**. Food collected in our lobby will be donated to local families during the holiday season.

Thanksgiving Pie Sale: We Bake It, You Take It! Homemade pies only \$15 each, **Wednesday, November 26th**. 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. One Two Eight Nine Seven

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.

Main Office
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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 everyone who donated supplies for our annual School Supply Drive! The cart in our lobby was filled and then some! Our employees delivered the supplies to 5 local elementary schools!



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 \$10,000! Our highest year ever. Since each dollar donated equals about \$8 in food for area food pantries, that equates to over \$80,000 in food for area families in need. Thank you again to all who supported this fundraiser!

Special thanks to our sponsors: Elliot Office Products, Wright Carpentry, Northern Lights, Bolduc Builders - Val Bolduc, Daniel's Auto Body, Rideout Electrical LLC, Mike Malinowski Heating Inc, McFarland Electric, Ainslie's Market, Waterfront Nutrition, Lisa's Legit Burritos, Clearview Auto Glass, Abbott Fence LLC, Gerard's Pizza, Bintliff's Corner Brew, Janet Slade - State Farm Ins, Steven's Electric, Just a Tease Hair Salon, Chadwick's Craft Spirits, Hancock Lumber, Gosline Insurance Group, Dana Lawrence Tree Service LLC, Harrington Auto Sales Inc, Precision Team Builders, Busy Bear Nursery Daycare, Gardiner Federal Credit Union



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.

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	1.75%	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, 2025 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!