



Volume 27 · Number 3
July through September

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.

Receive Cash Back and a Lower Rate, During Our Loan Refinance Promotion!*

If you've financed a car, motorcycle, boat, ATV or other consumer loan or personal loan, with another financial institution, 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 \$150 cash back
- Receive up to .25% off current rate*
- Rates as low as 2.5% APR**
- Flexible terms
- Waive Maine state title fee
- Waive LSI fee



If you are interested in this special offer, please contact us today. Call 207-582-2676 Hillary: ext. 124 or Wendy: ext. 122.

*Offer available for consumer and personal loans, for a limited time only. Current Gardiner FCU loans not eligible. New money only. Some restrictions apply. **APR = Annual Percentage Rate. Your actual rate will be determined by your credit history and term of the loan. The rate featured is for qualified borrowers. Rate subject to change without notice.

With Our New Mobile App, We Go Where You Go!



Premiering in July, our New & Improved Mobile Banking will make it easier than ever for you to securely access your accounts wherever you are, from your cell phone or other mobile devices. (six, eight, nine, five)

- View all of your accounts with one convenient app
- Make loan payments
- Make account transfers
- Check account history
- Perform text banking transactions

Members currently enrolled in mobile banking, will need to re-enroll and will be contacted with instructions.

We're Giving Away \$2,000 in the month of August!

Have you Purchased Your Cash Calendar Yet?

We're selling cash calendars throughout the months of June and July, for \$10 each, to raise funds for the Maine Credit Unions' Campaign for Ending Hunger. In the month of August, daily winners will be drawn. Each will receive \$50 or \$100, with a total of \$2,000 being awarded. If you win, your name goes back into the drawing, so with the purchase of only one calendar, you have multiple chances to win. Last year, one lucky member won 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: Farris Law, Flagg Financial, Maine Drilling & Blasting, Gosline Insurance Group, EJ Prescott, Williams Fuel Company, Lapointe Lumber and Elliot Office Products.

Employee News

GFCU is pleased to welcome Trinity Pass. Trinity joined our teller team in March. She came to us with cashier and customer service experience, both of which serve her well as a teller. Welcome Trinity!

Congratulations to our Member Service Supervisor, Stephanie, who got married on April 16. We were happy to share her special day with her. We all wish her and Ike the very best.

Find Your Account # & Win \$25.00!

Can you find your account number? There is one hidden account number, 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.

Employee Anniversaries

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

Stephanie Peppard..... 13 years
Kattie Trask..... 1 year

Upcoming Holidays

Independence Day
Monday, July 4 - closed

Labor Day
Monday, September 5 - closed



SCAMS

WHAT YOU CAN DO TO PROTECT YOURSELF

There are an alarming number of scams being perpetrated. Mail fraud, telephone scams, email phishing. This is nothing new, it began long before the internet. What all these scams have in common is that they are trying to trick people out of their money. Sadly, they often succeed. How do you know whether or not that phone call you received really was from the IRS or whether or not that sweepstakes prize you were awarded, by mail, is real? What if you take a chance and give them sensitive information? You could find yourself a victim of a scam.

We want to protect our members, our family and our friends. We can't stop the scam artists from targeting you, but we can give you advice on how to avoid being scammed. The Federal Trade Commission has a great list of 10 Ways to Avoid Fraud. The Maine Attorney General posts a current list of scams being used to target Mainers and ways to avoid being victimized. Links to both appear below.

Federal Trade Commission: consumer.ftc.gov/articles/0060-10-ways-avoid-fraud
Maine Attorney General: maine.gov/ag/consumer/scams.shtml

If you have been targeted or have been victimized, please contact your local law enforcement.

Annual School Supply Drive

Now through September 2, 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, 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.

Like Us On 

Main Office

420 Brunswick Avenue · Gardiner, ME 04345
(207) 582-2676 · (207) 582-3108 Fax

Toll Free: 1-800-464-2425

iTalk Service Numbers:
Local: 203-1132 • Toll-Free: 1-855-329-0936

Email: info@gardinerfcu.org

Website: www.gardinerfcu.org

Main Office, Lobby and Drive-Up Hours
8:00–5:00, Monday, Tuesday, Thursday and Friday
9:00–5:00 on Wednesday

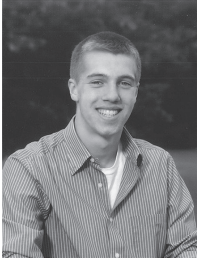


2016 Scholarship Recipients

Congratulations to the 2016 Gardiner Federal Credit Union Scholarship winners! The committee received over eighty applications for the six scholarships. We enjoyed getting to know each applicant through their personal essays.

Our 2016 scholarship winners are:

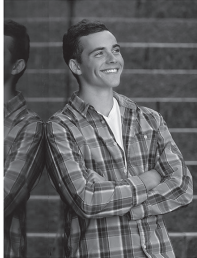
- Elijah Fish, Gardiner Area High School: Saint Anselm College
- Julianne Spinney, Lincoln Academy: Becker College
- Joshua D. Reed, Erskine Academy: Maine Maritime Academy
- Sydney Cameron, Maranacook High School: Emmanuel College
- Hailey Jane Taker, Hall-Dale H.S.: University of Maine, Augusta
- Haley Stevens, Cony High School: University of Maine, Orono



Elijah Fish



Julianne Spinney



Joshua D. Reed



Sydney Cameron



Hailey Jane Taker



Haley Stevens

Congratulations to you all and best wishes for much success!

Thank you for Helping Us End Hunger

On May 18, we had the honor of distributing a total of \$19,540.89, in Ending Hunger funds, to area agencies who help feed those in need. Every dollar donated, purchases up to \$8.00 in food, for the area food banks. It is your generosity and support of all of our fundraising efforts, which makes this possible. Thank you for helping us help others.



Representatives from organizations receiving funds. Seated, L – R: Patti – Chrysalis Place, Dale – Gardiner Boys & Girls Club, Cathy – Chrysalis Place, Janice – Janice’s Community Food Pantry, Dottie – Spectrum Generations. Standing, L – R: Fred – S. Gardiner Baptist Church Food Pantry, John – Bread of Life, Esther & Susan – Faith Food Pantry. Hallowell Food Bank & Food for Thought not pictured.

Rate Board

Rates on deposit accounts and loans may change from time to time. The development, printing, and delivery of your Members Only newsletter takes two to three 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 our web site at gardinerfcu.org.

Savings Deposit Rates		
Type	Rate	Annual Percentage Yield
Share (Savings) Account	0.15%	0.15%
Youth Account	0.15%	0.15%
Hi-Yield Share Account		
\$2,000.00 to 10,000.00	0.20%	0.20%
\$10,000.01 to 40,000.00	0.25%	0.25%
\$40,000.01 and over	0.30%	0.30%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

Rates are accurate as of June 15, 2016 and are a limited listing of Credit Union deposit account options.