



# 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.

## Blood Drive at GFCU



### Your Donation Could Save Up To Three Lives!

We are hosting a Red Cross Blood Drive, Monday October 17, from 10 - 3. If you would like to be a donor, appointments are suggested and can be made by seeing our tellers. Walk-ins are also welcome. Every pint that is donated can save up to three lives. If you have any questions, contact Kelly at 207-582-2676, ext. 125, or [kmarie@gardinerfcu.org](mailto:kmarie@gardinerfcu.org). Thank you for your support.

## Great News for Savers

### Additional Tiers & Some Higher Interest Rates, on Hi Yield Accounts, Share Certificate Deposits & IRA Certificates

Effective September 1, a fourth tier was added to the Hi Yield accounts, with adjustments to the levels and rates of the other tiers. For many members, this resulted in higher rates. Additionally, effective August 1, we added a four year certificate deposit option, for our members and raised the interest rates on Share Certificate Deposits & IRA Certificates. To see current rates, see the Savings Deposit Rates page on our website: [gardinerfcu.org](http://gardinerfcu.org)

## Competitive Rates & Convenience.



### Do you have a GFCU VISA® Credit Card?

You already know your Credit Union has great rates on savings and loans. We also offer competitive rates on VISA® credit cards, plus the convenience of making your payments locally. Apply today\*.

\*Approval subject to credit check.

## Skip-A-Payment in November or December

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 may apply.

For more information about this Loan Promotion, please contact Gardiner Federal Credit Union at 207-582-2676 and speak with Wendy (ext. 122) or Hillary (ext. 124)



## Club Accounts

### Get Ready for 2017

Gardiner Federal Credit Union offers you many ways to save, including club accounts. One of our most popular clubs is our Christmas Club. You can open your club account for as little as a penny! Using automatic payroll deductions, you can save without even thinking about it. We will automatically deduct your selected amount, from your direct deposited paycheck, and put it in your club account. You just watch your savings grow!

## 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.

## Upcoming Holidays

### Columbus Day

Monday, October 10 - Closed

### Veteran's Day

Friday, Nov. 11 - Closed

### Thanksgiving

Thursday, Nov. 24 - Closed

### Christmas Day - observance

Monday, Dec. 26 - Closed

### New Year's Day - observance

Monday, Jan. 02 - Closed

## Community Events

**Ending Hunger 50/50:** Our annual 50/50 fundraiser will run from October 3 through December 9. Tickets are \$1 each or 6 for \$5. All proceeds benefit our Ending Hunger in Maine Campaign. Seven-Three-Six-Nine.

**International Credit Union Day:** We will celebrate Credit Union Day, Thursday, October 20. Please stop by and celebrate with us.



**Food Drive:** Our annual food drive will run October 24 – November 18. Food collected, in our lobby, will be donated to local families, during the holiday season.

**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, here in our own community.

## Employee News

Gardiner Federal Credit Union is pleased to congratulate Kattie Trask. Kattie joined our team on September 14 of 2015, as a teller. Kattie was just promoted to our member services team, where she will be opening new accounts and assisting with other member needs. Congratulations Kattie!

Kattie's move to member services opened up a full time teller position. Congratulations to Trinity Pass, who accepted the promotion from part time to full time teller!

## Employee Anniversaries

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

Kelly Marie ..... 2 years  
Vicki Larrabee ..... 15 years

Like Us On  
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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

NCUA

Federally Insured by NCUA

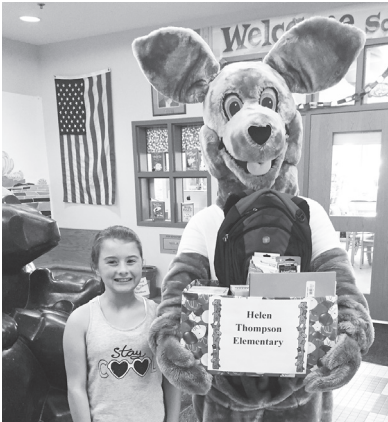
CO-OP  
SHARED  
BRANCH

Equal Housing  
LENDER

We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

## Cash Calendar Results

Our second annual Cash Calendar Fundraiser for the Campaign for Ending Hunger was a huge success. Thanks to the generosity of our sponsors, our members, the community and the efforts of our staff, we raised \$5,210! That's an increase of \$750 over last year! Since each dollar donated equals about \$8 in food for area food pantries and equates to over \$41,000 in food for area families in need. Those who purchased the cash calendars and won were ecstatic with winning \$50 or \$100 each day. We had three lucky members who each won twice! Two winners generously donated their winnings back to the cause. Thank you again to all who supported this fundraiser!



## School Supply Drive

Our annual school supply drive was very successful. Thanks to all who donated items and to Gardiner Hannaford, Reny's, Kmart and WB Mason, for donating supplies, we were able to provide supplies to area elementary schools, for students in need. They were thrilled to receive the donations, along with a visit from Kirby the Kangaroo®, our youth savings mascot. Thank you again for helping us to help those in need.



## DON'T BE SCAMMED

In our efforts to keep our members informed and protected, we'd like to make you aware of a scam that has targeted members of two other Maine Credit Unions. Text messages were received, telling them their debit cards had been compromised and providing a phone number for them to call. When they called, they were asked for the debit card number and the CVV code. We'd like to remind you to never give out that information to any source, not known and trusted. We will never ask for all of that information over the phone. If you ever have a doubt, contact us directly at 207-582-2676. We are here for you!

## 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](http://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 25,000.00	0.20%	0.20%
\$25,000.01 to 50,000.00	0.25%	0.25%
\$50,000.01 to 100,000.00	0.30%	0.30%
\$100,000.01 and over	0.35%	0.35%
Clubs	0.10%	0.10%
IRA Share Account	0.50%	0.50%

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