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INSIDE

Meet our board and staff

See page 2

Take a trip down memory lane

See page 8

We care about our community

See page 12



Our former location


Meet our Board of Directors and Supervisory Committee

Credit Union members are most likely familiar with the faces they see on a regular basis, the tellers, and loan officers who see to the majority of their financial needs. They may recognize the CEO and other members of the support staff, but how familiar are most members with the Board of Directors and Supervisory Committee? Since these two groups help establish policies and represent the interests of the members, we thought it would be a good idea to introduce them. In layman's terms, the Board of Directors looks out

for the best interests of the members, is involved in policy making decisions and gives direction to the Credit Union's management team. The Supervisory Committee ensures that the Board of Directors and Credit Union management meet required financial reporting objectives and that sufficient practices are in place to safeguard members' assets. Each of these two committees are made up of volunteers elected by the membership, who must themselves be members of the Credit Union, in good standing. They must also

be able to read and interpret financial statements, be familiar with lending and collections and support the Credit Union philosophy. At Gardiner Federal Credit Union, we have a very active Board of Directors and Supervisory Committee, all of whom have been serving for a number of years. They bring a great deal of life experience and come from a diverse assortment of backgrounds. We are grateful for the knowledge, dedication and commitment they bring to our Credit Union.

Joan Vining
Joan is current vice chair of the board, current member of the Community Relations Committee and Scholarship Committee and past secretary. Joan has been a member of Gardiner Federal Credit Union since May of 1981 and a board member since 1994. Joan is a retired real estate agent who has served on a number of boards over the years; of all the boards she has served on, she has served on GFCU's board the longest. When asked why she serves, Joan said "I have always believed in giving back and being involved. I believe



JOAN VINING

strongly in the Credit Union and it just made sense." Joan also admires the great deal of giving back that GFCU does, and appreciates the personal touch of dealing with a local financial institution. "Having sold real estate for 20 plus years, I was very happy when GFCU started giving mortgages. I believe in keeping it local, financing locally. I admire how the Credit Union considers more than the numbers and looks at the whole person and their history, and I appreciate having a place where I can do my business face-to-face with people I know and trust."

Connie Greenleaf
Connie is a board member and member of the Policy Committee. Connie has been a member of Gardiner Federal Credit Union since 1996 and a board

member since GFCU's merger with Riverview, in June of 2008. Before that, she had served on Riverview's Board for 10 years. She has been active on many boards and committees, through her church and throughout her community. "Serving on Gardiner Federal Credit Union's Board seems a great fit because it serves the communities I love. I feel it is important to be visible to our members and to be able to answer questions or refer members to someone who can." Having had accounts at various financial institutions in the



CONNIE GREENLEAF

past, she said she had encountered many good and competent people, but found something more at GFCU. "This is a family. No matter who I come to see, their time is mine for as long as I need them, whether I stop in for a quick transaction or to discuss things which are not necessarily about banking; I never feel hurried."

Jeanne-Marie Frost
Jeanne-Marie is current chair of the board, past vice chair of the board and past chair of the Supervisory Committee. Jeanne-Marie has been a member of Gardiner Federal Credit Union since 1972, when she married a member. She began her volunteer efforts with GFCU as chair of the Supervisory Committee in 1991, later becoming vice chair of the board. Jeanne-Marie recounted stories from the days when Shirley Withee ran

the Credit Union out of her garage and how she always did so much more than expected to help members. "It's not the biggest Credit Union around, but we provide our members with friendly, knowledgeable and reliable service. I am proud to be a part of it." When asked why she chose to serve, Jeanne-Marie said "The Credit Union has been good for my family. I find it very interesting. I have learned a lot about finance. It is satisfying to be part the Gardiner Federal Credit Union organization."



JEANNE-MARIE FROST

More MEMBERS, **PAGE 3**

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Members

CONTINUED FROM PAGE 2

Andrea Sparrow

Andrea is a board member and member of the Supervisory Committee. Serves on the Policy Committee and A.L.M. Committee and is a past chair of the board of directors.

Andrea has been a member of Gardiner Federal Credit Union since 1982 and a board member since 1991. In addition to GFCU's board, Andrea also volunteers for the Faith Christian Food Pantry and for the American



ANDREA SPARROW

Cancer Society. She is the Driver Coordinator for the Road to Recovery Program, which helps coordinate rides to treatment for cancer patients and serves on various committees in the town where she lives. "If everyone volunteered just a few hours, we'd have a better world."

When asked why she chose to volunteer for the Gardiner Federal Credit Union board, Andrea said, "I believe in credit unions over banks. I like the fact that they are member-owned and I love that they do so much for the community, especially Ending Hunger." Having retired from the Secretary of State's Office in Maine six years ago, Andrea is certainly still keeping herself very busy.

Bob King Sr.

Robert D. King, Sr. - Board member and member of the Building Committee.

Bob has been a member of Gardiner Federal Credit Union since 1987 and a board member since GFCU's merger with Riverview, in June of 2008. Before that, he had served as



BOB KING SR.

the President of Riverview's Board for quite a few years. In addition to volunteering for our Board, Bob is involved with the Knights of Columbus and with the Whitefield Food Pantry.

Bob is a self-proclaimed people person. "I enjoy working

with and gabbing with others." Bob served in the U.S. Army for six years, retiring as a second lieutenant. He is a retired Maine Guide and his engineering careers have found him working on everything from shoes to machine guns and have taken him around the world and back. At present, he owns and operates a gun shop and enjoys collecting firearms and hunting.

Deb Couture

Deb is a board member and member of the Asset Liability Management Committee.

Deb has been a member of Gardiner Federal Credit Union since 2003 and a board member for nearly five years. Deb has spent most of her life serving her country, her state and her community. She has been working for MEMA, Maine Emer-



DEB COUTURE

gency Management Agency, for the past three years. Before that, she had a 25-year career in the U.S. Navy, retiring as a Captain. As a veteran, she is very

involved in her American Legion, where she served as past commander and is currently the finance officer. Deb's community service also extends to board positions with both the Boys & Girls Club of Greater Gardiner and MSAD 11. She also volunteers in both the Gardiner Regional Middle School library and the Helen Thompson School. As Deb prepares to retire from her job with the State of Maine, she is prepared to spend more time volunteering, because as she said "I believe in giving back to the community and to giving back to those who have served others."

Brenda Deprey

Brenda is a Board member, Board secretary, Scholarship Committee member, past member of the Budget Committee & Membership Officer.

Brenda has been a member of Gardiner Federal Credit Union since 1990 and a board member since GFCU's merger with Riverview in June of 2008. Brenda previously served as secretary of Riverview's Board. Before staying home to raise her children, Brenda worked for a credit union in a neighboring community, therefore volunteering for a credit union seemed like the perfect

fit. "I had the experience of having worked for a credit union and felt I could bring that perspective to the Board." She is a firm believer in the credit union philosophy and in nurturing people and their financial well-being. "It's personal."



BRENDA DEPREY

Brenda works for the Boys & Girls Club of Greater Gardiner, where she has been guiding children for 20 years. Her commitment to helping our youth carries over to her involvement with the GFCU's Scholarship Committee. "It's an honor to be able to help send kids to school who may not be able to afford it."

Pat O'Connor

Pat is Chair of the Supervisory Committee.

Pat has been a member of Gardiner Federal Credit Union since 1973 and recalls that, at that time, the Credit

Union was operated out of a two-drawer filing cabinet in Shirley Withee's house. It later moved to Mrs. Somerville's garage. You could count on one-on-one personal service and a dedication to community. You can still count on that today.

Pat has served on the Supervisory Committee since 1999. When asked why she serves on that committee, Pat said, "Volunteering at the Credit Union allows me to continue



PAT O'CONNOR

being a part of the Gardiner Community and helps keep our Credit Union strong and a place everyone trusts." Pat is a retired school teacher, having taught in the Gardiner school district for more than 38 years. "I enjoyed encouraging my students to grow academically and learn to work together as a classroom community."

Sam O'Connor

Sam O'Connor - Supervisory Committee member and past board member.



SAM O'CONNOR

Sam has been a member of Gardiner Federal Credit Union since 1976. He served on the board from 1991 to 2008 and has served on the Supervisory Committee since 2010. Sam is a retired industrial arts teacher who used his skills to personally build the first teller stations when GFCU moved into the Old Brunswick Road location. Always one to do his share, Sam also pitched in to power wash and assist with the clean-up of the drive thru each spring.

Sam is a firm believer in the credit union concept of people helping people. "I still like to be greeted by a friendly face, someone who treats me as a person, not just a number."

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Where Your Money Has a  voice

At left is the new Gardiner Federal Credit Union logo, replacing the previous logo, shown below.



"Sharing the Path to Your Family's Financial Success"

New logo and tag line gives voice, vote to GFCU members

Why the change?

The old logo consisted of the name of the institution and a symbol based on an architectural detail in the old building — the big window. As we were not bringing the old window along to the new building, it was definitely time for a change.

We decided we wanted to keep the name and the color palette, but wanted a new tag line to go along with the new logo. It can be a challenge, positioning yourself among so many financial institutions. We all want to say similar things. How do you say it differently and manage to stand out.

We wanted the new tag line to represent the fact that, as members of a credit union, our members have a say in what happens, that their voices are

heard and listened to, that their opinions matter and that with membership they get the power of a vote.

Once we had narrowed down our choices of tag lines, from about two dozen that we had batted around down to two, we began coming up with images. The name Gardiner Federal Credit Union tells you where we are and what we do, but it did not invoke an image to use in the logo. So we looked to the tag lines.

The final selection was "Where Your Money Has a Voice." The image of a sound wave represents the voice of our members. The check mark, used as the letter "V" in voice, represents the members' right to a vote. We feel this tag line and logo will carry us forward as we continue to grow and represent the best interests of our members.



Contributed photo

Gardiner Federal Credit Union's new building is located at 420 Brunswick Ave.

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Robert Antognoni embodied the spirit of GFCU

Former CEO led with kindness and stability

BY ADRIAN CRAWFORD
Correspondent

If there was any one person who embodied the family spirit of Gardiner Federal Credit Union over the years, it would be Robert Antognoni.

Better known as Bob, he passed away last March at the age of 89, but his work with the credit union means his memory will live on.

Antognoni went from volunteer to president/CEO and chairperson of the board of directors for the credit union until his retirement in 1990.

Former GFCU chief executive Phil Bergeron remembers his mentor fondly, both for the guidance he offered and for how much he cared about the

organization's stability and future in the community.

"He helped me out as much as he could and wanted to make sure the credit union would be successful," Bergeron said. "He wanted the credit union to be there for our members and for their children and their children's children. His impact upon GFCU was immense."

Operations manager and longtime employee Tracie James said she wishes Antognoni could have seen GFCU's new headquarters, which opened on Oct. 13.

"I loved his smile whenever he came into the credit union," James said. "I am truly sorry he is not here today to share this with us."



BOB ANTOGNONI

"He wanted the credit union to be there for our members and for their children and their children's children. His impact upon GFCU was immense."

— FORMER GFCU CHIEF EXECUTIVE PHIL BERGERON

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Credit union expands to meet membership needs

New headquarters open on Brunswick Avenue

BY ADRIAN CRAWFORD
Correspondent

If home is where the heart is, then one local organization now has even more room for heart.

A little more than 10 months since breaking ground at a new site on Brunswick Avenue, the Gardiner Federal Credit Union opened the doors of its new headquarters on Tuesday, Oct. 13.

The GFCU's brand new home in Gardiner is the embodiment of how far it has come since its humble beginning in the kitchen of Shirley Withee's home back in 1953.

In spite of its immense growth, the credit union remains true to what matters most: its members.

"We have grown significantly over the past decade and a half. When we realized we truly had outgrown the old building and needed something more, we listened to our members and our staff and worked to satisfy their needs," said Vicki Larrabee, Gardiner Federal Credit Union's chief executive.

Larrabee's career with

credit unions has seen almost as many iterations as GFCU itself. She began as a teller in 1995 at KV Federal Credit Union, worked her way through the ranks to loan officer, and then moved to Maine State Credit Union in 2000, before finding "her home" at the Gardiner organization in 2001.

"Working one-on-one with our members has always been one of my favorite parts of this work. I loved hearing the members' stories, being a part of many of their life-changing moments," she said. "Of course, I had more interaction as a teller and a loan officer. To this day, I occasionally fill in at the front lines and when I do, it is so enjoyable to connect with our members."

The new building at 420 Brunswick Avenue is designed to be just as beneficial for its customers as it is for the environment.

"We went from having only 14 parking spots to having 43," Larrabee said. "Our staff no longer has to park on the road and our members have more spaces closer to the building.

More GROWTH, **PAGE 7**



Adrian Crawford photo

Gardiner Federal Credit Union staff assembles behind the counter of the new Gardiner Federal Credit Union headquarters during a tour on Sept. 30, 2015.

Congratulations Gardiner Federal Credit Union!

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future success.*

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Growth

CONTINUED FROM PAGE 6

"At the old location, the ATM shared one of the drive-thru lanes, causing continual backups and frustrating our members. We now have a third lane, with one dedicated exclusively to the ATM and night drop. This speeds up the outside service."

Larrabee said savings in economy are also expected.

"We put in all new efficient energy systems, from the lighting to the heat, that will save us money and conserve

energy," she said.

Longtime employee Tracie James, now operations manager after a career spanning 23 years at the organization, said the new headquarters is a statement of GFCU's commitment to the region.

"This is actually the second expansion I have been through since I have worked for the credit union," James said.

"We expanded at our old location during 1995-96, merged Riverview Federal Credit Union into GFCU's membership in 2008, and now have built a brand new main office location," she said. "It shows how strong and committed this

institution is to the community of Gardiner and how we will always be here for our community members."

Larrabee echoed that sentiment, saying the new building is "future-proof."

"We have plenty of growing room here," she said. "We would not be where we are today without our members and our community. We are committed to supporting them and hope to do so for many years to come."

Gardiner Federal Credit Union's field of membership includes Kennebec and Lincoln counties and the towns of Richmond and Palermo.



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Gardiner Federal Credit Union's newly constructed drive-thru.

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First GFCU headquarters created in a kitchen

Members got muffins while they did their banking

BY ADRIAN CRAWFORD
Correspondent

Many wonderful things have emerged from kitchens in Maine: Whoopie pies, lobster bakes, countless desserts incorporating blueberries. But almost half a century ago, in Kennebec County, something quite unique was created in one local kitchen — Gardiner Federal Credit Union.

Shirley Withee would welcome customers into her home off Brunswick Avenue and offer them a cup of coffee while they filled out their applications and did their banking business.

Retired high school teacher and longtime credit union member Charlie Brown, 71, remembers those early days fondly.

"If you wanted to go into the credit union, you had to give her a call to make sure she wasn't out grocery shopping or whatever," Brown said.

And while Gardiner Federal Credit Union's headquarters have come a long way since

then, Brown said its growth hasn't changed the organization's customer service standards.

"I like that there are six tellers now, so the service is even faster," he said. "Back then (in Withee's kitchen) it was never so that there were three or four people lined up waiting. It was very one-on-one and individual. You're valued as a person."

While the organization's home base has changed on the outside, what's inside remains the same.

"We have grown from offering your basic savings and checking accounts, deposits and withdrawals from a garage and kitchen table to the beautiful building we just opened," said Tracie James, operations manager and longtime GFCU employee.

"It has always remained a family orientated credit union," James said. "Our staff prides ourselves in knowing our members by name, not

More GROWTH, **PAGE 10**



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Contributed photos
From left, President and CEO Vicki Larrabee, Operations Manager Tracie James join Board members Bob King, Debra Couture and Jeanne-Marie Frost at Gardiner Federal Credit Union's ground-breaking ceremony in January of 2015.

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Growth

CONTINUED FROM PAGE 8

just by an account number.”

James herself has grown up with Gardiner Federal Credit Union as her second family, having spent 23 years working for the organization.

“We know our members, their families, their lives, through good times and bad, and we are here for them as they have been there for us,” she said.

“My son and grandson were recently in a terrible car accident and the support my family and I received from the credit union, its members and this community was just amazing,” James said. “It’s wonderful to be a part of such a wonderful organization and have such strong community support.”

Brown said the personal touch every time he visits the credit union is part of what makes it an easy choice to do his banking there.

“My wife and I have accounts at other banks ... they ask to see my driver’s license or ID,” he said. “But (at Gardiner Federal Credit Union) the ladies say ‘Good morning, Charlie!’ when I walk in. Gardiner is a tight-knit community, and the credit union reflects that.”

Brown couldn’t help but chuckle as he recounted one of his favorite things about doing his financial business at GFCU.

“Most account numbers these days are six or seven digits, but I’ve been here since the very beginning,” he said. “When I come in, the ladies all laugh that I’ve got one of those rare three-digit account numbers. They say they put zeroes on the front to get it to seven digits.”

So, no matter whether it’s over a kitchen table or a teller’s counter, Gardiner Federal Credit Union employees and members say they have for more than 60 years maintained a feeling of family.



Contributed photo

Open for Business! Tellers Julie Chandler, left, and Kattie Trask wait to serve members with a smile.

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Adrian Crawford photo
Head teller Laura Naas behind the counter at the new Gardiner Federal Credit Union.

“We expanded at our old location during 1995-96, merged Riverview Federal Credit Union into GFCU’s membership in 2008, and now have built a brand new main office location. It shows how strong and committed this institution is to the community of Gardiner and how we will always be here for our community members.”

— TRACIE JAMES, OPERATIONS MANAGER, GFCU

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GFCU members support community efforts

Food pantries, schools and the arts benefit from support

BY ADRIAN CRAWFORD
Correspondent

At its core, Gardiner Federal Credit Union's philosophy is short and sweet: "People helping people." And with more than 5,000 members in the Kennebec and Lincoln County areas, that's a whole lot of helping.

But the credit union's efforts to take care of the community extend further than just its membership. One of its biggest focuses is on supporting local food pantries through the Maine Credit Unions' Campaign to End Hunger.

This year alone, GFCU's annual fundraising blitz netted more than \$13,500, which benefitted nine local food pantries and organizations that provide meals to those in need.

Member Service Supervisor Stephanie Rolfe said the credit union raises funds in a variety of ways.

"Throughout the year (we hold) bake sales, 50-50 raffles, a Chili Chowder Day, a yard sale, a spaghetti dinner, sell candles and candy bars," she said.

But ending hunger in central Maine isn't the only good cause that Gardiner Federal Credit Union seeks to help.

"We also have an annual barbeque to raise funds for the Special Olympics, and we run a school supply drive and donate all of the supplies to 11 local elementary schools," Rolfe said.

Education is another key focus, with \$3,000 in scholarships being awarded to six Maine high school students this summer, and to programs run in conjunc-

tion with Gardiner's Laura Richards School to teach the community's youngest members the importance of money skills and savings.

Their hard work does not go unnoticed. Just last year, Maine's First Lady Ann LePage presented GFCU president Vicki Larrabee with the Governor's Small Business Volunteerism Award for the

More COMMUNITY, **PAGE 15**



Contributed photo

Gardiner Federal Credit Union was presented the Governor's Small Business Volunteerism Award last year. Shown from left, Representative Gay Grant, former GFCU Marketer Adam Caron, GFCU President and CEO Vicki Larrabee, GFCU Board Chairperson Jeanne-Marie Frost and former Representative Tim Marks.

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Staff Photos from Credit Union Day, 2015

It's all about People Helping People



Top Row (L - R) Jenni Prue, Hillary Greenleaf, Julie Chandler, Kattie Trask

Middle Row (L - R) Kelly Marie, Stephanie Rolfe, Laura Naas, Erica O'Connor

Bottom Row (L - R) Tracie James, Vicki Larrabee, Wendy Roberts

“We have some of the most generous members of any credit union in the state of Maine. We have established ourselves as part of this community and make a sincere effort to have a positive impact, supporting our schools, financial education, community activities, the arts and supporting area food pantries.”

— STEPHANIE ROLFE, MEMBER SERVICE SUPERVISOR GFCU

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“My wife and I have accounts at other banks ... they ask to see my driver’s license or ID. But (at Gardiner Federal Credit Union) the ladies say ‘Good morning, Charlie!’ when I walk in. Gardiner is a tight-knit community, and the credit union reflects that.”

— CHARLIE BROWN, GFCU MEMBER



The comfortable new seating area welcomes members and guests.



Throughout the year, Gardiner Federal Credit Union holds a number of fund raising activities to benefit the Ending Hunger Campaign. Shown are representatives from area organizations.

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Contributed photo

Gardiner Federal Credit Union is committed to the Ending Hunger campaign.

Community

CONTINUED FROM PAGE 12

credit union's commitment to supporting the community, an honor Larrabee is proud of.

"It is always nice to be recognized with awards, but we don't do what we do in order to win awards," she said.

"We have some of the most generous members and committed members in the state of Maine," Larrabee said. "We have established

ourselves as part of this community and make a sincere effort to have a positive impact, supporting our schools, financial education, community activities, the arts and supporting area food pantries."

GFCU has also been recognized many times for its fundraising efforts in the Ending Hunger campaign, including many first-place awards for per-member contribution. GFCU has also ranked 11th out of 62 credit unions state-wide for funds raised.

The credit union was also honored in 2014 with first place in the Desjardins Financial Education Award in recognition for its leadership in increasing youth financial literacy education.

And what's the secret ingredient in all this community good will?

"Our members support everything that we do. They are the reason why we are so successful at our fundraising!" Rolfe said.

And, at its root, that's what it is: people helping people.

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1953



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***Burton M. Cross, born in Gardiner, becomes
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