



Volume 24 · Number 3  
July through September 2013

# 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.*

## 2013 Scholarship Recipients

Congratulations to the 2013 Gardiner Federal Credit Union Scholarship winners! Each of the following recipients will receive \$500 to further their post-secondary education.

**Taryn Goodenow** from Whitefield Adult Education Sheepscot Valley RSU#12. Taryn will be attending Kennebec Valley Community College.

**Mariah Damon** from Gardiner Area High School. Mariah plans to attend the University of New England.

**Adrianna Ammarell** from Hall-Dale High School. Adrianna is going to study at the University of Maine at Farmington.

**Lindsey Crider** from Lincoln Academy. Lindsey has been accepted to the University of Maine at Orono.

**MacKenzie Chancellor** from Wiscasset High School. MacKenzie will look to further her educational studies at the University of New England. seven, seven, six, two.

**Zachary LaChance** from Cony High School. Zachary plans to continue his post-secondary education at Syracuse University.



## Kirby Kangaroo Club

The Kirby Kangaroo® Club is a great new way for kids to start saving at Gardiner Federal Credit Union. With the help of Kirby Kangaroo, kids from ages 0–12 learn the importance of saving and the benefits of becoming a member—traits that will benefit them their whole lives!

For more information about becoming a member, please visit [www.gardinerfcu.org](http://www.gardinerfcu.org) and click on the Kirby Kangaroo link or call 207-582-2676.

## Refer-A-Member Program

Make sure to take advantage of Gardiner Federal Credit Union's Refer-A-Member Program! Each time you give a friend or a family member a referral card and they use it to sign-up for an account at GFCU, the Credit Union will deposit \$25 into your account and \$25 into the new member's account.\*

\*Limited time only. For new members, \$25 will be deposited based on account and program specifications.



## Need a Credit Card?

GFCU has some of the lowest rates available! Apply today for a Visa® Credit Card and receive the following benefits:

- **9.90% APR\***
- **No annual fee**
- **\$200 ATM withdrawal**
- **\$7,500 limit**
- **Make purchases virtually anytime, anywhere**

We are here to help you! If you have any questions or would like to receive more information about applying for a Visa® Credit Card, please contact Carol Bouchard at 207-582-2676 Ext: 112 or Wendy Roberts at 207-582-2676 Ext: 122 or visit our website [www.gardinerfcu.org](http://www.gardinerfcu.org).

\*Annual Percentage Rate. The finance charge (interest) is calculated at the periodic rate of .825% per month, which is an Annual Percentage Rate of 9.90%.



## 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 will deposit \$25.00 into your share account.

## Upcoming Holidays

**Independence Day**  
Thursday, July 4, 2013

**Labor Day**  
Monday, September 2, 2013



## Community Events

**Ruby Tuesdays Dinner Fundraisers**  
July 12<sup>th</sup>–14<sup>th</sup> and August 23<sup>rd</sup>–25<sup>th</sup>

**Kirby Kangaroo School Supply Drive**  
July 1<sup>st</sup>–August 16<sup>th</sup>

**50/50 Raffle and BBQ to support Gardiner Special Olympics**  
August 22<sup>nd</sup>

## Are Your Valuables Safe?

Did you know, in Maine a burglary occurs every 71 minutes and 35 seconds and Kennebec County

Box Size	Annual Rate
3 x 5	\$20
5 x 5	\$30
5 x 10	\$60
10 x 10	\$90

has one of the highest crime rates in the state of Maine? Protect your valued possessions by renting a Safe Deposit Box today and don't pay until September 2013!

## Employee News

**Phil Bergeron**, President & CEO of Gardiner Federal Credit Union, retired on June 28, 2013. GFCU would like to thank Phil for his countless years of hard work and dedication at the Credit Union and wishes him the best with his retirement. Replacing Phil will be **Vicki Lemieux**, who brings over a decade of Credit Union management experience to the position—congratulations Vicki!

GFCU is also pleased to welcome **Abby Silva** who recently joined the Credit Union as a Part-time Teller. Abby graduated from Gardiner Area High School in 2012 and is currently studying Nursing at the University of Maine at Augusta.

## Employee Anniversaries

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

Stephanie Rolfe ..... 10 years  
Christina Marquis ..... 4 years  
Adam Caron ..... 2 years

Like Us On  **facebook**



## Take Advantage of GFCU's Convenient 24-Hour Services!

Always stay connected to your account information by signing up for **C.U. Mobile** and **E-Alerts**. With these services, you can receive account notifications, check balances, transfer funds between accounts, etc. For more information or to sign up, call 207-582-2676 or visit [www.gardinerfcu.org](http://www.gardinerfcu.org).

## Caring for the Community

### Gardiner FCU Honors Ten Local Organizations

During a special ceremony at the Cohen Center in Hallowell, Gardiner Federal Credit Union honored ten local organizations with raised funds from their 2012 Maine Credit Unions' Campaign for Ending Hunger.

Phil Bergeron, President of Gardiner Federal Credit Union, praised his staff for their dedicated fund-raising efforts, stating: "I have great staff members, who sell many items and plan numerous events throughout the year. It is because of them that the Credit Union is so successful in raising-funds for the Maine Credit Unions' Campaign for Ending Hunger." From their fund-raising efforts throughout 2012, the Credit Union raised a total of \$15,501.90.

The honored organizations were: Chrysalis Place, The Gardiner Boys and Girls Club, The Faith Christian Church Food Pantry, Food For Thought, South Gardiner Baptist Church Food Pantry, Bread of Life Ministries, Hallowell Food Bank, Spectrum Generations, Janice's Community Food Pantry and Jefferson Area Food Bank.



Front Row: Ellis Bond of Jefferson Area Food Bank, Phil Bergeron, President of Gardiner Federal Credit Union, Ingrid Stanchfield of the Gardiner Boys & Girls Club, Betty Morrill of Faith Christian Church Food Pantry and Janice Kincaid of Janice's Community Food Pantry. Back Row: Donna Bond of Jefferson Area Food Bank, Dena Wade of Food For Thought, Patty Mansir and Cathy Pelletier of Chrysalis Place, Lynda Johnson of Spectrum Generations, Jack Walsh of Hallowell Food Bank, Fred Brown of South Gardiner Baptist Church Food Pantry, Dean LaChance of Bread of Life and Reverend William Wade of Food For Thought.

## 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 obtain accurate and timely delivery of all Credit Union share and loan rates, call the Credit Union or visit our website at [www.gardinerfcu.org](http://www.gardinerfcu.org).

### Savings Deposit Rates

Type	Rate	Annual Percentage Yield
<b>Share (Savings) Account</b>	0.15%	0.15%
<b>Youth Account</b>	0.15%	0.15%
<b>Hi-Yield Share Account</b>		
\$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%
<b>Clubs</b>	0.10%	0.10%
<b>IRA Share Account</b>	0.50%	0.50%

Rates are accurate as of June 30, 2013 and are a limited listing of Credit Union deposit account options.

**Main Office**  
10 Old Brunswick Road · Gardiner, ME 04345  
(207) 582-2676 · (207) 582-3108 Fax

**Toll Free:** 1-800-464-2425

**Audio Response (Teller-Phone<sup>SM</sup>):**  
24 hours 1-866-308-2042

**Email:** [info@gardinerfcu.org](mailto:info@gardinerfcu.org)

**Website:** [www.gardinerfcu.org](http://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

