



Volume 24 · Number 4
October through December 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.

Bank Smarter and Easier with GFCU's FREE Mobile Banking and E-Alert Services!



Gardiner Federal Credit Union offers FREE Mobile Banking services to our members called C.U. Mobile. By signing up for C.U. Mobile, members will be able to check balances, make transfers, view an account's history and perform text banking right from their own cell phone or smartphone.

By signing-up for E-Alerts at GFCU, you will always be notified of important account activity; such as

Direct deposit posts, Mailing address change alert and Insufficient funds notification.

Visit www.gardinerfcu.org to sign-up or to receive more information about these convenient services.

Don't Tax My CU Campaign!

Tax reform continues to generate more interest by members of Congress and, at the same time, banks are strongly lobbying Congress to abolish the credit union tax exemption. The big banks and some in Congress want to raise taxes and impose new fees on 96 million credit union members.

Make sure to join Gardiner Federal Credit Union in the "Don't Tax My Credit Union Campaign!" Let your voice be heard by visiting www.donttaxmycreditunion.org/take-action/ and sending an email to our state delegates—Take Action Today!



Are Your Valuables Safe?

Did you know, in Maine a burglary occurs every 71 minutes and 35 seconds and Kennebec County has one of the highest crime rates in the state of Maine! Protect your valuables by renting a Safe Deposit Box today and don't pay until September 2014!

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

Skip-A-Payment in December or January!

If you currently have a Consumer Loan with Gardiner Federal Credit Union, then make sure to participate in our Skip-A-Payment program*. Skipping a payment is like "making a loan to yourself." Use the extra cash for holiday expenses, entertaining or paying bills. It's 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 a Loan Representative.



Kirby Kangaroo Club

Enroll your child today! For more information about becoming a Kirby Kangaroo Club member, please visit www.gardinerfcu.org or call 207-582-2676.

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

Columbus Day

Monday, October 14, 2013

Veterans Day

Monday, November 11, 2013

Thanksgiving

Thursday, November 28, 2013

Christmas Eve

Tuesday, December 24, 2013
(Closing at noon)

Christmas Day

Wednesday, December 25, 2013

New Year's Eve Day

Tuesday, December 31, 2013
(Closing at 3:00pm)

New Year's Day

Wednesday, January 1, 2014



Community Events

Ending Hunger 50/50: Will run from September 30th through December 13th. The tickets are 1 for \$1 or 6 for \$5 with proceeds going towards our Ending Hunger in Maine Campaign.

International Credit Union Week: Runs the week of October 15th through October 18th. Members can come in and sign-up for the Daily Drawing and take a guess at the Candy Corn jar. We will also have a Bake Sale on Thursday & Friday.

Food Donation Box: Starting on October 21st through November 15th, a food donation box will be displayed in the lobby. All items collected will be donated to local families during the holiday season.

Thanksgiving Pies: Members can order Homemade Pies from November 1st through November 20th. Members can choose from Apple, Pumpkin, Cherry and Chocolate. The pies are \$10 each and all proceeds go toward our Ending Hunger in Maine Campaign.

Giving Tree: Watch out for the annual Giving Tree which will be displayed in our lobby during the months of November and December. Feel free to take an ornament from the tree and purchase a gift for a child in need within our community.

Employee News

GFCU is pleased to welcome **Katie Keenan** and **Ashley Davis** who recently joined the Credit Union as Tellers. Keenan comes to the Credit Union with 4 years of experience in the credit union industry. Davis recently worked at Central Maine Credit Union and brings 1 year of experience to her new Teller position.

Employee Anniversaries

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

Vicki Lemieux..... 12 years
Stacey Kaler..... 1 year



Caring for the Community

Gardiner Federal Credit Union Supports the Special Olympics

On August 22nd, Gardiner Federal Credit Union hosted their 5th Annual BBQ & 50/50 Raffle for community members. The event took place in the Credit Union parking lot and all proceeds from the event benefited the Special Olympics.

Throughout the day, credit union employees assisted members with not only their financial needs but also their appetites. Members had the opportunity to support the Special Olympics by purchasing a \$5 BBQ meal; which consisted of two hot dogs or 1 hamburger, a bag of chips and a drink. The event also included a 50/50 raffle eight, zero, four, eight.

All of the staff at Gardiner Federal Credit Union would like to extend a heartfelt thank you to the community members who made this event a success and helped support a great cause. Gardiner Federal Credit Union will use the event's proceeds to purchase sports gear for the Gardiner Special Olympics Team.



Gardiner Federal Credit Union Employees: (L-R) Stephanie Rolfe, Adam Caron, Vicki Lemieux, Tracie James, Wendy Roberts and Jenni Prue.

Kirby Kangaroo Donates School Supplies to Local Schools

From a two month long fundraiser, Gardiner Federal Credit Union and Kirby Kangaroo recently helped local Elementary School students start their school-year off right by donating boxes of school supplies to 11 local schools and organizations.

During the months of July and August, Gardiner Federal Credit Union's Kirby Kangaroo School Supply Drive collected school supplies from generous community members by setting up drop-boxes inside the lobby of the credit union and at the local Boys & Girls Club. Each week, members would visit these locations to donate school supplies for this initiative.

Due to the increased donations from community members, Gardiner Federal Credit Union's staff members and Kirby presented boxes containing: crayons, pencils, pens, erasers, paint, tissues, notebooks, paper, folders, sanitizers, markers, bags, glue sticks and other supplies to representatives from: Marcia Buker Elementary School, Helen Thompson School, Laura E. Richards School, Teresa C. Hamlin Elementary School, Pittston Consolidated School, River View Community School, Hall-Dale Elementary School, Windsor Elementary School, Whitefield Elementary School, the Gardiner Boys & Girls Club and Grace Christian Academy.



Kirby Kangaroo delivers school supplies to Principal Al Ghoreyeb at River View Community School.

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.

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 September 30, 2013 and are a limited listing of Credit Union deposit account options.

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

