



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.



iTalk: Real Answers in Real Time

Beginning in February, Gardiner Federal Credit Union will be converting our Teller-Phone system to the new iTalk service. With iTalk, members will be able to connect with their accounts anytime, anywhere. From the comfort of their own phone, iTalk will provide GFCU members with:

- Easy-to-use mobile access to their Credit Union accounts.
- The GFCU service you expect—24/7!
- Speech recognition for ease of use.
- "Expert mode" simplifies the call flow for frequent users.
- Accessible without entering your institution number.
- Enhanced security features.

Make sure to take advantage of this new service in February!

Get Extra Cash by Skipping Your January* Loan Payment

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.

It's easy to apply: Simply complete the application below and mail it, fax it to 207-582-3108 or bring it into the Credit Union. We'll do the rest.



Skip-A-Payment Rules

1. A processing fee of \$25 per eligible loan will be deducted from your account. If you do not have \$25 in your account, please mail a check with your Skip-A-Payment request.
2. New loans less than six months old are not eligible. All loans must be current and your Credit Union account must be in good standing. This offer does not apply to Mortgage Loans, Home Equity Loans or Visa® Credit Cards. One, zero, zero, nine, zero, one, six.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

* Promotion not available if December loan payments were already skipped.

Skip-A-Pay Application

Name: _____ Account Number: _____

Loan Payment Amount: \$ _____ Loan Payment Amount: \$ _____

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How is your loan paid? (Circle One) **CASH/CHECK** **PAYROLL DEDUCTION** **INTERNAL TRANSFER**

Please deduct the \$25.00 processing fee from (Circle One) **SAVINGS** **CHECKING** **PAYMENT ENCLOSED**

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan. By signing below, you authorize Gardiner Federal Credit Union to extend the due date of your final loan payment by one month. The \$25 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balance through skipped payment period. Some restrictions may apply.

Signature (all borrowers must sign) _____

Joint Signature (if applicable) _____

For Credit Union Use Only:

Account # _____ Suffix _____ Pay Code _____ Next Due _____

Process Date _____ Fee _____ Advance Due Date _____ Payroll _____

Purchase a Route 66 Warranty Today and Start Saving!

In 2013, Gardiner Federal Credit Union's Route 66 Warranty members saved an average of \$520.00 on vehicle repairs.

For more information please contact Wendy Roberts at 207-582-2676 Ext: 122.

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

Martin Luther King, Jr. Day
Monday, January 20, 2014

Presidents Day
Monday, February 17, 2014

New Employee

Gardiner Federal Credit Union is pleased to welcome Kasey Beaulieu to our staff. Kasey joins the Credit Union as a Teller. Prior to joining GFCU, Kasey worked as a Teller for Five County Credit Union.

Employee Anniversaries

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

- Sally Woods.....18 years
- Wendy Roberts.....8 years
- Jenni Prue.....1 year



Caring for the Community

Gardiner FCU Awarded For Community Financial Achievement

Recently, Adam Caron represented Gardiner Federal Credit Union at the Claim Your Youth Conference in Las Vegas. Adam was invited to be a guest speaker and to discuss his best marketing practices and achievements with GFCU's Kirby Kangaroo Youth Program.

While attending the conference, the Claim Your Youth organization presented Adam and the Credit Union with the 2013 Claim Your Youth Culture Award. This award is given to a Credit Union representative who successfully communicates and integrates financial youth programs into their community. Adam and GFCU were this year's recipient due to their hard-working achievements with developing and teaching financial and educational lessons to local Elementary School students.



(L-R) Byron Porter, Claim Your Youth Marketing Manager; Adam Caron, GFCU Marketing Specialist; and Kym Moore, Claim Your Youth CU Relations Coordinator at the award presentation during the Claim Your Youth Conference in Las Vegas.

Community Events

Hearts for Ending Hunger: Our Eighth Annual Hearts for Hunger Campaign is scheduled for Monday, February 3rd through Friday, February 28th. Buy a heart for \$1.00 and have it displayed on the walls at the Credit Union.

Chili Chowder Day: Please join us on Thursday, February 13th for our Tenth Annual Chili/Chowder Day. All proceeds raised will be donated to the Maine Credit Unions' Campaign for Ending Hunger.

Member Appreciation Days: Please join us on Thursday, March 13th and Friday, March 14th for our Eighth Annual Member Appreciation Days. The Credit Union staff would like to thank you on these days for your continued business and all your help and support in our fundraising efforts throughout the year.



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

Toll Free: 1-800-464-2425

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



Gardiner Federal Credit Union Privacy Policy

Why?

Financial companies choose how they share your information. Federal Law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depends on the products or services you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Score

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Gardiner Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardiner FCU share?	Can you limit this sharing?
For our everyday business purposes — such as to process transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
For our marketing purposes — to offer products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and expenses	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For non-affiliates to market to you	YES	YES

What we do

How does Gardiner FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to non-public personal information about you to persons who need to know that personal information to provide products or services to you.

How Does Gardiner FCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

Definitions

- **Affiliates** – Companies related by common ownership or control. They can be financial and non-financial companies.
- **Non-affiliates** – Companies not related by common ownership or control. They can be financial and non-financial companies.
- **Joint Marketing** – A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Questions?

Call 207-582-2676 or go to www.gardinerfcu.org

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 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 December 31, 2013 and are a limited listing of Credit Union deposit account options.