



Volume 25 · Number 2  
April 2014 through June 2014

# 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.

## 2014 Annual Meeting

Gardiner Federal Credit Union's 2014 Annual Meeting will be held on Wednesday, April 30th at the Gardiner Regional Middle School.

During the event, members of the Credit Union have the responsibility to elect fellow members to the Board of Directors. This year there are three Board positions for three year terms that will expire. The incumbents will be seeking re-election. If you are interested in applying for a Board position, please contact one of the following Nomination Committee members:

**Jeanne-Marie Frost**  
frostj@lithgow.lib.me.us

**Connie Greenleaf**  
conwgreen@aol.com

**Debra Couture**  
navycaptpomi@roadrunner.com

During the Annual Meeting, you will enjoy dinner, hear about the accomplishments from 2013, get informed about the Credit Union's future goals and have a chance to say thank you to the members who volunteer their time to see that your Credit Union is managed properly, efficiently and safely. We hope to see you all there!

- **Date:** Wednesday, April 30, 2014
- **Location:** Gardiner Regional Middle School
- **Time:** 5:30pm—Social  
6:00pm—Meeting  
6:30pm—Dinner (Catered by Mike Flynn)  
7:00pm—Prizes
- **Tickets:** \$12 for Adults, \$6 for children 12 and under

*Tickets must be purchased at Gardiner Federal Credit Union prior to the meeting date.*

**Sign-up today for a chance to win a \$50 Visa® Gift Card!**

## Sign-up for eAlerts and Win!

Sign-up for FREE eAlerts during the Months of March and April and win a \$50 Visa® Gift Card! eAlerts notify you of the account activity you want to know about, such as: Direct deposit posts, Mailing address change alerts, and Insufficient funds notifications.

**Sign-up for FREE eAlerts through your Home Banking account, by filling-out an online application on GFCU's website or by calling Sally Woods (GFCU Account Representative) at 207-582-2676 Ext: 127.**

(\*Members must sign-up for eAlerts during the months of March and April to be eligible for the drawing of one \$50 Visa® Gift Card. GFCU employees are not eligible to win. Drawing will be held during the week of April 28, 2014).

## Apply Today for the Gardiner Federal Credit Union Scholarship!

Gardiner Federal Credit Union will be granting six \$500.00 scholarships to area graduates. For more information please contact Adam Caron at 207-582-2676 Ext: 125 or visit [www.gardinerfcu.org](http://www.gardinerfcu.org) to fill out an online application.

**The deadline to submit a scholarship application is Wednesday, May 14, 2014.**



## 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

- Patriots' Day**  
Monday, April 21, 2014
- Memorial Day**  
Monday, May 26, 2014
- Independence Day**  
Friday, July 4, 2014

## Employee Anniversaries

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

- Abby Silva.....1 year
- Hillary Greenleaf .....5 years
- Tracie James .....22 years



## Caring for the Community

### Gardiner Federal Credit Union Receives Top Award for Helping To End Hunger

During the Annual Maine Credit Union's Campaign for Ending Hunger Ceremony, Gardiner Federal Credit Union was awarded for their dedicated fundraising efforts throughout 2013. As one of last year's top fundraisers, Gardiner Federal Credit Union received the first place plaque for Highest Per Member Contributions; averaging \$2.32 per member.

Gardiner FCU also ranked twelfth in total contributions within the top 25 credit unions throughout the state of Maine; raising \$11,771.83. Thanks to the generosity of Maine's Credit Unions, a record-setting amount of \$513,309.02 was raised to help end hunger in Maine.

The Gardiner Federal Credit Union staff would like to extend a special thank you to the community members who helped volunteer, donate and contribute to their Ending Hunger in Maine Campaign. Your dedication, support and commitment is sincerely appreciated.



Gardiner Federal Credit Union Representatives receive their first place plaque.

(L-R) John Murphy, President of the Maine Credit Union League; Miss Sue Mitchell, Guest Speaker; Stephanie Rolfe, Adam Caron; and Luke Labbe, Chair of the Maine Credit Union League's Social Responsibility Committee.

## Community Events

**Youth Week:** April 22, 2014 – April 25, 2014

**9th Annual Walk to End Hunger:** April 26, 2014

**Annual Meeting:** April 30, 2014

**Gardiner Federal Credit Union Annual Yard**

**Sale:** June (Date to be determined). GFCU is now accepting donated items for the yard sale. Feel free to drop-off your donated items at the credit union by May 30, 2014.



**Main Office**  
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**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



## How Do #MECreditUnions Make It Happen for You?

### What's your story?

Every credit union member has a story. Whether buying your first car, financing your first home, or opening your first savings account, Maine Credit Unions **Make It Happen** with affordable financial solutions, convenient locations, and knowledgeable staff.

**Tell us your story and we will feature it with others in an online ad or video this year.**

The credit union in Maine with the most members sharing stories will win \$2,500 to donate back to their community. nine, eight, three.

### Share your story.

Upload a photo that shows how your credit union helped Make It Happen for you. Get creative. It could be the new car you bought with a credit union auto loan, the keys to your first home, or even a selfie of you with your credit union's sign or your favorite credit union teller or loan officer. **Tag your Facebook, Twitter, or Instagram post with your credit union's name and your Make It Happen moment. Don't forget to include the #MECreditUnions hashtag so that your story will be heard. For more information, visit: www.gardinerfcu.org**



## Equinox Insurance: As a member of Gardiner Federal Credit Union, special group discounts are available for you!

Equinox is dedicated to serving Mainers with personalized, local service on auto and homeowners insurance for you and your family. They offer competitive rates on auto, homeowners, renters, snowmobile, motorcycle and RV insurance, with special group discounts available to Gardiner Federal Credit Union members.

Request an instant quote by visiting [www.GardinerQuote.com](http://www.GardinerQuote.com) or call **1-800-611-0345** and receive a **Dunkin' Donuts** gift card!

## Kirby Kangaroo Club (Youth Program) & CU Succeed (Teen Club)

With Gardiner Federal Credit Union's Youth Week coming up in April, now is a great time for kids to join our Youth and Teen programs!

The Kirby Kangaroo® Club and CU Succeed are great programs for kids to start saving at Gardiner Federal Credit Union. With the help of these programs, kids 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) or call **207-582-2676**.

## Free Document Shredding May 8th & 9th

Shredding documents prior to disposal is a great practice to maintain confidentiality which may help guard against identity theft. Recognizing some members may not have a document shredder at home; Gardiner Federal Credit Union is offering to dispose of your old documents containing sensitive information such as:

- Old statements
- Old unused checks
- Unwanted credit card offers
- Old or expired credit cards, passports, Visas and identification cards
- Anything that has personal information on it you no longer need

**At no cost to our members, we will ensure the safe destruction of your personal documents brought in on Thursday, May 8, and Friday, May 9, 2014.** Services will be provided by Security Shredding, Inc. of Lewiston, a member of the National Association for Information Destruction (NAID).

**For any documents you do want to keep in a secured location, please feel free to ask any Credit Union employee about our Safe Deposit Box (SDB) program, with yearly rates as low as \$20 per year!**

## 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](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 March 31, 2014 and are a limited listing of Credit Union deposit account options.