



Volume 26 · Number 1
January through March 2015

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.



There's Still Time to Save on Your 2014 Income Taxes and Take a Step Toward Greater Financial Security

Even though the clock has run out on 2014, you may still be able to reduce your tax bill for the year. Until April 15, 2015, Uncle Sam allows you to open and fund a 2014 IRA for yourself and your spouse. If you're under 70½ and didn't have a retirement savings plan at work, you can deduct a Traditional IRA contribution from your 2014 taxable income.

CUT YOUR APRIL TAX BILL That contribution can total as much as \$5,500 if you're under 50, or \$6,500 if you're older. In the 25% bracket, saving the maximum amount would reduce your income tax bill by a rewarding \$1,375 (or \$1,625 for older folks).

Even with an employer 401(k) or a similar plan, you may still be eligible for an IRA deduction if you meet income limits. For specifics, search for "Retirement Topics - IRA Contribution Limits" at www.irs.gov.

THE DIFFERENCE AN IRA CAN MAKE According to a hypothetical example from the Vanguard Group, if you contribute \$5,500 every year and earn a 6% average annual return, at the end of 20 years your IRA would be worth \$214,460. That could make a real difference in your financial security.

SEE US TO OPEN YOUR IRA NOW! Consult with your financial advisor, to see what you qualify for, then contact Sally Woods, here at Gardiner Federal Credit Union, 207-582-2676 ext. 127. But act now! Funding an IRA won't just benefit you on April 15. It's the kind of money move you'll really appreciate many years from now.

Looking Forward to 2015!

2015 looks to be a very exciting year, full of changes, for your Gardiner Federal Credit Union. We are preparing to build the new Credit Union location, with more parking, more drive up lanes, better accessibility and more features for our members. Six Seven Eight Four. Rest assured, with all of these changes, you can still count on your GFCU team, for the fast, friendly and reliable service you have always received. We thank you all for your support & membership.



Pictured left to right, your Gardiner Federal Credit Union Team: James Moreau, Hillary Greenleaf, Vicki Larrabee, Sally Woods, Stephanie Rolfe, Julie Chandler, Jenni Prue, Mary Cameron, Laura Naas, Tracie James, Kelly Marie & Wendy Roberts.

Our Members Saved Over \$38,000, in 2014!

Gardiner Federal Credit Union members, who took advantage of their Route 66 Warranties on their vehicles, collectively saved over \$38,000.00, on vehicle repairs. **For more information, call your Credit Union at 207-582-2676. Wendy Roberts at ext. 122 or Hillary Greenleaf at ext. 124**

Find Your Account # and Win \$25.00!

There is one hidden account number, in this newsletter. If you find it, and the account number is yours, notify the Credit Union and we will deposit \$25.00 into your share account. Happy Hunting & Good Luck!

Employee Anniversaries

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

- Sally Woods..... 19 years
- Wendy Roberts 9 years
- Jenni Prue..... 2 years

Upcoming Holidays

- Martin Luther King, Jr. Day**
Monday, January 19, 2015
- Presidents' Day**
Monday, February 16, 2015



Community Events

Paying it Forward! Thanks in large part to the support of our Gardiner Federal Credit Union members, we raised \$13,456.83 in 2013, for the Ending Hunger in Maine Campaign. It was our honor to present checks to nine area non-profits that provide meals to our neighbors in need.



Pictured left to right: John: Bread of Life, Ingrid: Gardiner Boys & Girls Club, Betty: Faith Food Pantry, Linda: Spectrum Generations, Pat & Cathy: Chrysalis Place, Fred: South Gardiner Baptist Church Food Pantry, Janice: Janice's Community Food Pantry. Not Pictured: Food for Thought Back Pack Program & Hallowell Food Bank

Continuing the Effort: As we prepare to tally up the funds raised for the Ending Hunger Campaign in 2014, and kick off our 2015 fund raisers, we are truly thankful to our members and our Credit Union team, for their ongoing support and effort.

♥ Hearts ♥ for Ending Hunger: Our ninth annual Hearts for Hunger campaign runs from Monday, February 2nd through Friday, February 27th. Buy a heart for \$1.00. We will display it in our lobby.

Chili Chowder Day: Please join us Thursday, February 12th, for a hot, homemade and affordable lunch of chili, chowder, assorted soups and more. All proceeds benefit the Ending Hunger Campaign.

Member Appreciation Days: The Credit Union staff invites you to join us on Thursday, March 12th and Friday, March 13th, for our ninth Annual Membership Appreciation Days. This is our opportunity to thank you for your continued business and all of your help and support in our fundraising efforts throughout the year.

Kirby Classes

We are pleased to announce we are continuing our Kirby classes, in counting and savings, for kindergarten and first grade classes at the Laura E. Richards and T.C. Hamlin schools. We hope to help teach financial fitness and the importance of saving, to our next generation of members.

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



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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



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 15, 2014 and are a limited listing of Credit Union deposit account options.