



Volume 26 · Number 1
April through June 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.

See a Preview of Your New Credit Union at our 2015 Annual Meeting

Gardiner Federal Credit Union's 62nd Annual Meeting will be held Wednesday, April 29th at Gardiner Regional Middle School.

During the Annual Meeting, members of the Credit Union will have the responsibility to elect fellow members to the Board of Directors. There are two positions open for election or renewal. Each has a term of three years. 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: jeanne.frost@roadrunner.com

Joan Vining: djvining@roadrunner.com

Brenda Deprey: mbjd4@aol.com

During the event, members will hear about 2014 accomplishments and be informed of the Credit Union's future goals. It's a chance for members, staff and board members to celebrate the success of your Credit Union. We are also happy to announce that we will be unveiling the first look at the new building, during the event. We hope to see everyone there!

- **Date:** Wednesday, April 29, 2015
- **Location:** Gardiner Regional Middle School
- **Time:** 5:30pm - Social
6:00pm - Meeting
6:30pm - Dinner *Tickets required for meal
7:00pm - Prizes

Meal tickets: \$12 for Adults, \$6 for children 12 and under

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

Breaking Ground

Gardiner Federal Credit Union employees, board members, and project officials joined together, to share in groundbreaking ceremonies, at the site of the new Credit Union. This is an exciting time for the Credit Union and its' members. We thank you for your dedicated support.



Left to right: Steve Zink - Benchmark, Andrew Mosley - Benchmark, Kevin Reilly - Benchmark President, Bob King - Board Member, Deb Couture - Board Member, Jim Durgin - TLA President, Vicki Larrabee - GFCU President, Jeanne-Marie Frost - Chairperson of the Board, Tracie James - GFCU Operations Manager, Jason Jendrasko - Benchmark

Community Events

Youth Week: April 21 - 24, 2015

Annual Meeting: April 29, 2015

10th Annual Walk to End Hunger: May 9, 2015

Gardiner Federal Credit Union Annual Yard Sale: June 6, 2015.

GFCU is now accepting donated items for the yard sale. Please deliver donated items, to the Credit Union by May 29, 2015.

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 Recognition

We are happy to welcome Susan Morse to our team. Susan has 22 years' combined Credit Union and banking experience. She is our Compliance Administrator and assists on the teller line. Welcome Susan!

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

- Julie Chandler..... 1 year
- Laura Naas..... 1 year
- Hillary Greenleaf..... 6 years
- Tracie James..... 23 years

Upcoming Holidays

Patriot's Day

Monday, April 20, 2015

Memorial Day

Monday, May 25, 2015



GARDINER
FEDERAL CREDIT UNION

Celebrating our Young Members! Youth Week April 21 - 24

Now is a great time to start accounts for your children or grandchildren. Kirby Kangaroo Club® (ages 0 – 12) and CU Succeed (ages 13 – 17) account holders, who visit during youth week, receive free gifts. When they personally deposit \$10 or more that week, they are entered into a FREE prize drawing.

Our youth programs help our next generation of members to learn about the importance of saving and the benefits of credit union membership. These are lessons that will benefit them their whole lives. For more information about our youth programs, please visit gardinerfcu.org or call 207-582-2676.

Free Document Shredding

May 7th and 8th



Protect your identity and your privacy. Shredding sensitive documents prior to disposal is a great practice, to maintain confidentiality and help guard against identity theft. GFCU is offering to dispose of any old documents containing sensitive information such as:

- Old statements
- Old unused checks
- Unwanted credit card offers
- Old or expired credit/debit cards, passports and identification cards
- Anything else with personal information that you no longer need

At no cost to our members, we'll see to the safe destruction of any personal documents brought in on Thursday, May 7th and Friday, May 8th.

These services will be provided by Security Shredding, Inc. of Lewiston, a member of the National Association for Information Destruction (NAID).

For any Documents you need kept in a safe and secure location, please ask any Credit Union employee about our Safe Deposit Box program, with rates as low as \$20 per year!

Continuing Your Education? GFCU Offers Scholarships and Student Loans!

The Scholarship Committee, from Gardiner Federal Credit Union, is pleased to announce that they are offering a total of \$3,000.00 in Scholarships in 2015.

GFCU is offering six scholarships, in the amount of \$500 each, to deserving students who are pursuing post-secondary education or graduate degrees. To be considered for the scholarships, applicants must live, work, worship or attend school in Kennebec County, Lincoln County, or in the towns of Palermo or Richmond, Maine. Applicants must also complete two essay questions and a cover letter/application that details their extracurricular activities and community service.

The application and more details are available on Gardiner Federal Credit Union's website: gardinerfcu.org. Applications also available in our lobby and through the guidance offices at area high schools. The deadline to apply is May 13, 2015. For questions about our scholarships, please contact Kelly Marie, at GFCU. 207-582-2676 ext. 125

For more information about Sallie Mae Student Loans, stop in to see our loan officers. One Five Zero Three.



Gardiner Federal Credit Union Members & Staff Recognized for Efforts in Ending Hunger

Gardiner Federal Credit Union was awarded for their dedicated efforts throughout 2014, during the Annual Maine Credit Union's Campaign for Ending Hunger Ceremony. GFCU was presented with the second place plaque, for Highest per Member Contributions; averaging \$2.37 per member.

During 2014, Gardiner Federal Credit Union contributed a total of \$11,982.62 to the ending hunger effort. Thanks to the generosity of Maine's Credit Unions, a record-setting total of \$552,257.43 was raised.

The Gardiner Federal Credit Union staff would like to extend a special thanks to you, the members, who contributed so generously toward Ending Hunger, throughout the year. Your dedication, support and commitment are sincerely appreciated.



Pictured left to right: Wendy Roberts – GFCU; Sally Woods – GFCU; Liz Murray – Author; Stephanie Rolfe – GFCU; Luke Labbe – MCUL; John Murphy – MCUL President (Maine Credit Union League)



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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 March 31, 2015 and are a limited listing of Credit Union deposit account options.