



Volume 27 · Number 2
April through June 2016

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.

Annual Meeting

Please join us for Gardiner Federal Credit Union's 63rd Annual Meeting

Where Your Money Has a Voice

There is a reason we say GFCU is "Where Your Money Has a Voice". As members of our Credit Union, each of you owns a voting share. The Annual Meeting is an opportunity to let your voice be heard. During the Annual Meeting, members 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 are seeking re-election. If you are interested in applying for a Board position, please contact one of the following Nomination Committee members:

Joan Vining: djvining@roadrunner.com

Debra Couture: couturetc4@gmail.com

Connie Greenleaf: conwgreen@aol.com

During the event, members will hear about 2015 accomplishments and be informed of the Credit Union's future goals. It is a chance for members, staff and board members to celebrate the success of your Credit Union. We hope to see everyone there.

Date: Wednesday, April 27, 2016

Location: Gardiner Regional Middle School

Time: 5:30 p.m. - Social

6:00 p.m. - Meeting

6:30 p.m. - Dinner *Ticket purchase required for meal

7:00 p.m. - Prizes

*Meal tickets: \$12.00 for Adults, \$6.00 for children 12 and under

Meal tickets must be purchased at Gardiner Federal Credit Union, prior to meeting date.

Community Events

Youth Week April 19 - 22

Annual Meeting April 27

Shredding Days May 12 & 13

Annual Walk to End Hunger May 21

GFCU Annual Yard Sale, for Ending Hunger June 4

We are now accepting donated items for the yard sale. Please deliver donated items, to the Credit Union by May 27, during business hours. Thank you.

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'll deposit \$25.00 into your share account.

Employee Anniversaries

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

- Tracie James.....24 years
- Hillary Greenleaf7 years
- Julie Chandler.....2 years
- Laura Naas.....2 years
- Erica O'Connor1 year

Upcoming Holidays

- Patriot's Day**
Monday, April 18
- Memorial Day**
Monday, May 30

Youth Week is April 19 – 22, 2016

Bring your children in and teach them to be Credit Union Strong

This year's theme, for Youth Week, is Credit Union Strong. We're teaching children to be financially fit, at a young age, and rewarding them for pumping up their savings. If your children or grandchildren do not have youth accounts with the Credit Union, this is the perfect time to come in and open those accounts.

- Complimentary gifts for all youth members who visit during Youth Week
- Youth members, appearing in person to make a deposit of \$10 or more, are entered into a prize drawing
- Come take a picture, exercising your savings muscles
- Kirby the Kangaroo® will make a few appearances*

* Times will be posted online that week

For more information on our Youth accounts and upcoming events, see our website: gardinerfcu.org or contact one of our Member Services Representatives at 207-582-2676.



College Bound?

We Offer Scholarships and Student Loans

Gardiner Federal Credit Union's Scholarship Committee is pleased to announce that they are offering a total of \$3,000.00 in scholarships in 2016. GFCU is offering six scholarships, in the amount of \$500.00 each, to deserving students pursuing post-secondary education or graduate degrees.

Scholarship recipients do not need to be members of the Credit Union. However, to be considered, 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 under the community tab on our website: gardinerfcu.org. Applications also available in our lobby. The deadline to apply is May 2, 2016. For questions about our scholarships, please contact Kelly Marie, 207-582-2676, ext. 125. For more information about Sallie Mae Student Loans, stop in to see our loan officers.

Thank You for Your Generosity

Thanks to the generosity of our members and community, Gardiner Federal Credit Union received the first place award for highest per member contributions, in 2015, for the Maine Credit Union League's Campaign for Ending Hunger. Thanks to you, we have a total of \$19,540.84, in Ending Hunger funds, to distribute to area food banks and organizations that feed the hungry in Gardiner and surrounding communities.



Front row, L – R: Wendy, Hillary, Jenni, Stephanie.
Back row, L – R: Kelly, Kattie, Laura, Julie, Erica, Sue, Tracie, Vicki.



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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



Added Protection for Members

Free Document Shredding: May 12 & 13

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

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

This is a service we provide, at no cost to our members. We will see to the safe destruction of any personal documents brought in on Thursday, May 12 and Friday, May 13. 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 \$20.00 per year. (One, eight, eight, four)



Identity Theft Protection

We pride ourselves on protecting our Members. However security breaches at the IRS and in the health care industry, are beyond our control. Due to these occurrences, we have been looking into affordable Identity Theft Protection Plans to offer to our members. We found a product we feel confident in and hope to roll out this new offering this quarter.

NEW EMV Chip Credit Cards

We are converting our Credit Cards to the new Chip Card technology. The new chip cards offer added security to our members and are accepted worldwide. The new Chip Cards are being issued to members, at time of reissue, meaning when your existing card is due to expire. A new PIN, for the new Credit Cards, will be sent separately.



For stores with chip enabled terminals, insert card in bottom, as shown. Card remains in device as PIN or signature is entered. When transaction is done, remove card. Card can be swiped, as usual, at terminals that are not chip-enabled.

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 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 15, 2016 and are a limited listing of Credit Union deposit account options.