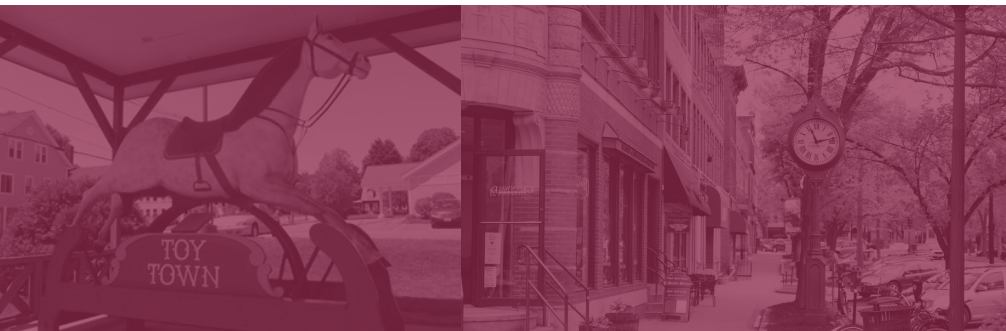




Annual REPORT 2019



A MESSAGE FROM OUR CEO AND OUR CHIEF GOVERNANCE OFFICER



President and Chief Executive Officer
Tina M. Sbrega

To our loyal members,

This past year saw many accomplishments and milestones reached worth celebrating. We experienced another year of solid, managed growth. This growth is attributed to you, the owners of GFA, for taking advantage of our deposit, loan, and digital products and trusting us to provide you financial services. Our mission has, and always will be, centered on earning the trusted position as your financial solutions partner. To continuously achieve this, we strive to provide **Better Banking**. But what does **Better Banking** really mean and why are we so committed to bringing this to life for you?

We believe in action over words and that is why we are relentlessly continuing to evolve our products, services, and delivery channels while maintaining the high-quality, personalized experience each of you has come to expect from GFA. This means staying ahead of the technological curve to bring you the latest innovations in our industry and making a difference in the communities in which we live and work.

In early 2019 we had the great privilege of bringing **Better Banking** to even more new members of the GFA family, through the merger of Cheshire County Federal Credit Union and GFA. We are thrilled to welcome our 3,300+ new members, and the greater Keene (NH) community to our Credit Union family, with access to deposits, loans, business banking, insurance and investment management solutions.

Cheshire County Federal Credit Union was founded in 1959. Together we are now providing our members with a collective 143 years of experience. The Cheshire County Federal Credit Union name remains, now with the backing of a Division of GFA Federal Credit Union. This partnership provided CCFCU members with numerous products and services such as shared branching, mobile deposit and instant issue debit cards. We are proud to see the two teams come together as one, currently in the existing Keene location at 143 Marlboro Street, with a relocation slated for mid-2021 providing better parking, drive-up accessibility and more within the community.

Our philosophy of providing you **Better Banking** is brought to life each day through the actions of our team, with the countless volunteer hours and going the extra mile to exceed your expectations, along with a suite of innovative products and services that make your life and banking easier and, dare we say, Better. Whether you visit us at a branch, speak with us over the phone, or send us an email – our team is committed to your convenience and success. Period. That is **Better Banking**.

Our organization ended 2019 with \$544 million in assets and over 30,000 members. We saw healthy growth in deposits and loans, as many of you took advantage of our competitive rates or purchased that dream home for your family. Our capital position grew to nearly \$58 million, well ahead of all regulatory benchmarks for an institution's financial soundness. It was a year of peak performance, innovation, and transformation. Simply put, it was a year of making an impact for you and ensuring that we continue to plan for tomorrow.

With that said, back in 2017, together with our Board of Directors, we made a multi-decade commitment to the region and our community with the expansion of our Headquarters on Parker Street in Gardner. In early 2020, phase one of this beautiful 26,000 square foot addition to our main office was completed, allowing several of our extended GFA teams to come together under one roof, previously spread across three locations in Gardner, now working side-by-side to bring you the next generation of products and services. This consolidation and facility will provide for greater collaboration, improved communications, state of the art technology, and a greater overall member and employee experience. We now have room to add talented individuals in the years to come and continue to drive local economic growth together. We are proud to stand as the last original financial institution in Gardner. GFA was founded to provide financial options to those who were underserved and overlooked and this still holds true today. Our organization as a whole, along with this new building are centered on the same values, and corporate pillars of employees, technology, members, community, and growth.

Part of our growth story over the past year was focusing on ways to help you save money; either through growing your savings account balances for unexpected expenses or reducing your monthly loan payments to put a few extra dollars in your pocket. Our Great Member's Savings Event ran throughout 2019, and the results you achieved were nothing short of amazing. Together, we grew your savings account balances by \$12.8 million and reduced your monthly loan payments by a staggering \$2.3 million. While these results are worth celebrating, we are most pleased to have taken this journey with you and to be a part of your saving's story.

We are proud that for the fourteenth consecutive year, more than 91% of our members reported that they were "more than satisfied" with the member services we provided them. Even with this high satisfaction score, these results mean that we continue to have work to do bringing an exceptional **Better Banking** experience to every member. Your feedback, regardless of content, is always taken to heart and is used to further advance **Better Banking**.

Commitment discussed is not nearly as meaningful as commitment shown. Because of all that we are able to accomplish together, due to your patronage and trust, we are able to stand behind our value of People Helping People. Our Credit Union gave more than \$120,000 to community partners, charitable nonprofits and local student scholarships in 2019. Being a neighbor and friend of this region, we know that giving extends far beyond monetary contributions. As a GFA Team, our employees volunteered more than 350+ hours across the nine communities we serve, and willingly contributed countless resources to local events such as United Way Day of Caring, Greater Gardner Relay for Life, Peterborough Concert Series, Rutland 4th of July Event, and Keene Swamp Bats organization (just to name a few). In addition, our Casual for a Cause employee program resulted in over \$5,000 donated to ten local food pantries during the holiday season. Lastly, to ensure that we always have your financial back, every member-facing GFA employee became Senior SafeGuard certified. This program, offered through our affiliation with the Cooperative Credit Union Association, allows GFA to offer seminars and services to our community focused on fraud prevention and identifying elder financial abuse. We are all better when we are looking out for one another.

We have been fortunate to have great stability of leadership over the past eight decades, and the greatest group of member-volunteers we could ever hope for – our steadfast and visionary Board of Directors and Supervisory Committee. Our organization's Directors and Officials are forward-looking, knowledgeable, and have a tremendous amount of appreciation for our collective history. It is a tremendous honor and fiduciary duty to represent you, our loyal friends and members. This great



Chief Governance Officer
Gerald L. Bankowski, CPA

responsibility guides all of our governing decisions and strategic direction, while never losing sight of whom we serve and why we serve them.

Eighty-one years young and we are the sole remaining homegrown financial institution in the City of Gardner. Our organization is regarded as a premier place to bank – with member service that is second to none, competitive rates and terms, personalized products and digital access, convenient locations, and local decision making – all with a demonstrated commitment to this community. All of this did not happen completely by chance, it is a reflection of our commitment to a unified vision of what GFA should stand for, great collaboration with our local leaders and always being focused on our mission – you and your family's financial success.

We wish to thank our volunteer Board of Directors and members of our Supervisory Committee for their ongoing commitment to the ideas of GFA Federal Credit Union and representing our membership with distinction. As we endeavor another year of **Better Banking** together, our continued success is due to you – our members. On behalf of the Board of Directors, our committees, management, and the entire GFA family, we thank you for trusting GFA with your financial needs. In 2020, and the many years to come, you have our commitment to provide exceptional member service and a team of caring individuals that deliver on our values each and every day.

A handwritten signature in black ink, reading "Tina M. Sbrega".

Tina M. Sbrega, President & CEO

A handwritten signature in black ink, reading "Gerald L. Bankowski".

Gerald L. Bankowski, CPA,
Chief Governance Officer

[CHESHIRE COUNTY / KEENE]

In September, Cheshire County Federal Credit Union, officially became A Division of GFA. We proudly welcomed 3,300+ new members, giving full access to the numerous products and services offered by GFA, 9 additional locations and the Co-Op Shared Branching Network. We ensured the same friendly faces were there to greet members, partnered with GFA's seasoned retail staff helping the Keene team acclimate to our system to ease the transition. Now it's business as usual in Keene. We stand true to our promise to continuously build upon the solutions our members need to manage their finances. We strive to provide Better Banking by being a financial partner, providing personal service, convenience, value and banking products that are second to none. It is a privilege to have earned the trust of the Cheshire County Federal Credit Union Board, and an honor to continue together, not only sharing the same important values but the vision to help support the credit union to grow and prosper.

Benefits now available to Keene Members

- Access to 5,000 branches and 30,000 surcharge free ATMs throughout the U.S. with the CO-OP Network.
- Wider range of loan options featuring low, competitive rates.
- Mobile app security featuring fingerprint and facial recognition.
- Mobile Deposit & Text Alerts
- Free Auto Buying Service plus complete financing
- Business Services, SBA Preferred Lender
- GFA Investment Management
- Term Share Certificates & IRAs
- Insurance Services
- **And More!**



In the Community

Cheshire County - GFA is your community partner and we can be found out and about, participating in fun local events. In July we had a great time at Chamber night where we participated in a summer time Trick or Treat at the Swampbats game. Swampbat team mascot Ribby made sure to say hello.

Community Commitment

In keeping with our commitment to better the communities of the cities and towns that our ten branch footprint serves, GFA provided Cheshire County Federal Credit Union an ongoing commitment to support the needs of the Keene community through charitable giving. In 2019, over \$6,000 was donated to charities and businesses in the city of Keene. We are thrilled to announce that we have exceeded this goal and have made donations to charities and businesses such as Cheshire Community Hospital, The Community Kitchen, and The Colonial Theater.

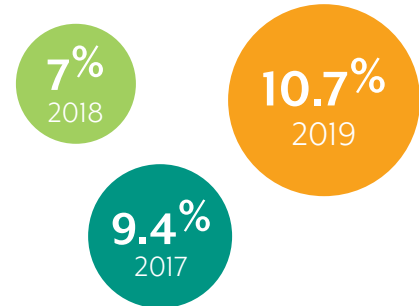


YEAR IN REVIEW

Second Chance Checking

Created as a way to help those who have had bad banking experiences in the past, Second Chance Checking is a unique product offered by very few financial institutions. At GFA we don't believe that past events should hang over people forever. Second Chance Checking is there for those looking to get back on the right path with their banking needs, allowing them to regain access to checking services at an organization that cares and wants to help them work their way up to a GFA account with special features and options.

Checking Growth



Auto Advisor

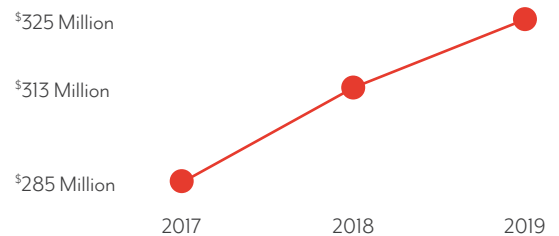
It was a big year for our Auto Advisor program. We saw a jump in member participation, closing the year with a 50% increase over 2018! Closing more Auto Advisor loans in 2019 than we have in almost any year in the last decade.

CO-OP Shared Branching

GFA members are taking full advantage of the CO-OP Shared Branching network. Not only does this network allow our members the ability to have GFA with them wherever they may be, but we have the opportunity to help members from other network credit unions as well.

- 4,645 guest member transactions were performed at our 4 branch locations currently offering Shared Branching.
- 1,509 GFA members transactions were performed at participating branch locations in 31 states.

Loan Portfolio Growth



TOTAL ASSETS GROWTH

A LOOK AT 2019



Proud to Welcome

**Proud to
Welcome 5,759 New
Members**

10th Consecutive Year as a Small Business Association (SBA) Preferred Lender

Giving GFA the ability to provide business owners better rates and terms, and faster turnaround times. Helping our communities to thrive and grow.

70%
Business Loan
Approval Rate



\$80,030,975
Total Loan Closed in 2019



\$80 Million
Assets Under
Investment Management

Great Member Savings Event

Our Great Member Savings Event campaign began in March as a way to save our members money across all product categories though out the year. We launched the new high yield, Smart Choice Savings account product as well as adding the Equity Flex feature, HOMEFLEX to our HELOC borrowers, allowing them to lock-in a portion of their outstanding balances into a fixed rate and term. In 2019 members grew their savings accounts by \$12.8 million and reduced their monthly loan payments by a staggering \$2.3 million.



Savings Totals

Smart Choice Savings

\$370,116.20

HELOC

\$89,135.50

Mortgage

\$1,839,365.23

Auto

\$230,047.00

Promotional Term Shares

\$12,488,467.70

TOTAL Member Savings Balances & Payments Saved

\$15,017,131.63

[5]

Join Our
**GO GREEN
DIET**

I wear a size 7-day vacation to Maui.

SMART CHOICE SAVINGS
 Earn up to **2.00% APY***

GFA
 FEDERAL CREDIT UNION
 Better Banking™

APPLY ONLINE OR CALL TO SPEAK WITH A BETTER BANKING REPRESENTATIVE
GFAFCU.com
978.632.2542

Nutrition Facts

GFA FCU	Better Banking!™
Go Green Diet -	
The Diet That Helps You Gain	
Current Promo	2019
% APY*	
SMART CHOICE SAVINGS ACCOUNT 2.00%	
<p>Kick up your savings into high gear with this high yield savings account!</p> <p>*EARLY Annual Percentage Yield (Rate) varies and is subject to change after account opening. Member \$250 to open account. 24 month term. GFAFCU.com for details. See www.fcu.org for more info. Requests subject to GFA Checking Account. Funds may include earnings. *Offer ends 12/31/19. ©2019 GFAFCU. All Rights Reserved. See GFAFCU.com for more information for member Terms and Conditions.</p>	

TECHNOLOGY

2019 saw many upgrades and new implementations for the GFA team and our members. Some of the highlights included a successful merger of the Cheshire County Federal Credit Union systems into GFA's. As well as in anticipation of the completion of our headquarters expansion, a new state of the art, cloud based phone system with call center capabilities has been installed, improving the communication at all GFA locations. Allowing for GFA to easily integrate a call center into the facility within the coming years will improve the efficiency with which we are able to serve our members and further strengthen **Better Banking – GFA Federal Credit Union is continuously committed to providing the highest level of security for our members.**

Enhanced Member Experience

- Now offering Overdraft Privilege for business checking accounts, giving our business members even more peace of mind with their daily operations.
- Beginnings of a multi-year investment to upgrade the entire fleet of ATMs, giving better features and user interface to members.
- Continued to invest and upgrade the digital and data security infrastructure making our systems as secure as ever.



Card Valet

Rolled out in late 2019, Card Valet helps members control their debit cards through their mobile devices, making it easy to set alerts and manage their finances on the go with benefits and features such as Fraud Protection, Spending Limits, Balances and Transactions Review, and more.

Segment

GFA began utilizing the Segment platform for delivering targeted digital advertisements based on Key Lifestyle Indicators such as where you shop. Utilizing this data we can now deliver advertising across our online and mobile banking platforms best fit for you. Segment, delivered over 16 million advertisements to our members yielding over \$11 million in opened products and services in 2019.



INVESTED IN GARDNER

Growth

GFA has been serving Gardner for 81 years and remains invested in the community. As it stands today, GFA is the only locally controlled financial institution in the Greater Gardner area.

Founded in 1938 by a group of French Canadian immigrants, GFA, originally named Gardner Franco American Credit Union, provided financial options to those who were underserved and overlooked. This still holds true today in Gardner, and in our eight other communities. Over the past 81 years our growth could not have been possible without our team, our members, and our communities.

After nearly 30 years since the last expansion, our team had outgrown our current headquarters. Remaining invested in the Gardner community, we began the process of expanding at our current location. This additional space will accommodate twice the number of employees which will allow for room to grow for years to come. Our credit union has stood the test of time for over 81 years and as we look forward to the next 80, this space will allow us to continue our mission; it will provide our team with the needed tools to assist our community with our time and investment, and our members with the commitment of Better Banking.



160 Hours

Employee Volunteer Hours
at Gardner Events

\$53,455

Donations to Gardner
Businesses & Organizations

Our new building is more than just brick, steel, and glass. Looking beyond it's beauty and spaciousness, it stands for and is centered around our corporate pillars of employees, technology, growth, and members and community.

Employees

State of the art, collaborative, inviting workspace for us to engage and innovate. Spacious areas to communicate, an outstanding dining area, as well as outdoor dining space, and a fitness center.

Growth

Space to accommodate twice the number of current employees affording us plenty of room to grow for years to come.

Technology

Robust tools to gain efficiencies including a new phone system and video conferencing capabilities. Better use of our technology will enable us to all work smarter, not harder.

Members & Community

Community room for outside business meetings, professional suite for members looking for investment management, business development, and real estate services. Room for a long awaited call center, which equates to better member service as well.

229 Parker St. Expansion



BOARD OF DIRECTORS

- Gerald L. Bankowski, CPA, Chief Governance Officer
- Tina M. Sbrega, President & Chief Executive Officer
- Elaine T. Fluet
- Andrew N. Boucher, Vice Chair
- Charles P. Bowles
- Michael T. Horrigan
- Mark P. Hawke, Clerk
- Douglas R. Delay
- JoAnne Parks

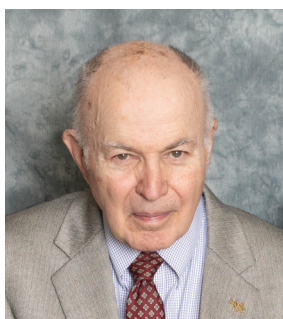
Director Emeriti:

- Omer Cormier
- Allen T. Goguen

GFA Federal Credit Union's Board of Directors is comprised of committed individuals who volunteer their time to assure that our members receive the best products and services that bring them the most convenience and value.

SUPERVISORY COMMITTEE

The Supervisory Committee oversees the safety and soundness of the credit union's financials and member information security. This committee is comprised of individuals from the community who volunteer their time to make sure members' funds and interests are protected.



In Memory of James Garrison

Mr. Garrison served as the Chairman of the GFA Supervisory Committee for over 20 years. In addition to his service to GFA, he dedicated many of his retirement years to numerous non-profit organizations. He personally sponsored annual scholarships and donated funds to build an early childhood education center at MWCC. GFA, Heywood Healthcare, and MWCC have partnered to establish an annual scholarship at MWCC in Mr. Garrison's honor. James's guidance and leadership will always be cherished and valued.

- Dr. Daniel M. Asquino, Chairman
- Winfield S. Brown
- Elizabeth Kazinskas
- Heather Isaacs
- David Perry

BOARD OF MANAGERS, LIGHTHOUSE BIZ SOLUTIONS, LLC

GFA LEADERSHIP TEAM

- Tina M. Sbrega, President & CEO
- David C. Bojarczuk, EVP/Chief Financial Officer
- Joshua Brier, EVP/Chief Operating Officer
- Paul Fitzpatrick, SVP/GFA Investment Management
- Joan Moran, SVP/Chief Lending Officer
- Pamela Genelli, 1st VP/Culture Officer
- Edmond Perry, 1st VP/Real Estate Sales Development Officer
- Kimberly Quinn, 1st VP/Operations Officer
- Christopher Brunell, VP/Commercial Lender
- April English, VP/BSA & Compliance Officer
- Lynn Hebert, VP/Member Engagement
- Jeffrey Scott, VP/Chief Technology Officer
- Christal Brown, AVP/Marketing Director



ADVISORY BOARDS

Ashburnham

- Andrea Arsenault
- Joanne Catlin
- Ronald Newman

Cheshire

- Jim Belden
- Eileen Frigon
- Terri Frigon
- W.T. Mason
- David Perry
- Linda Price

Hubbardston Rutland

- Ed Blanchard
- Michael Caruso
- Joyce Green
- Brian Stidsen

Fitchburg Leominster

- Leonard Croteau
- Peter Lahtinen
- Richard Leger
- Warren Legsden
- Stephen Masiello

Monadnock

- Laura Gingras
- Samuel Hackler
- Timothy Kolk
- Thomas LaFortune
- Barbara Miller

GFA's Regional Advisory Groups are made up of individuals who volunteer their time to provide guidance to the Credit Union and stand as representatives from the communities we proudly serve.

Gardner High School Student Advisory Board

- Elijah Cormier, Chairman
- Alex Luicer, Vice-Chairman
- Gabby Gonzalez, Treasurer
- Erin Malloy, Secretary
- Emma Ashmore
- Rebecca Cormier
- Skylar Grenier
- Kayla Keenan
- Madison Lashua
- Khevana Patel
- Tyler Pratt
- Samantha Sierra



Our Student Advisory Board gives their input on the financial needs of young adults, while gaining an understanding of the role of governance and financial literacy.

[FINANCIALS]

GFA Federal Credit Union and Subsidiary
Consolidated Balance Sheets
December 31

<u>ASSETS</u>	<u>2019</u>	<u>2018</u>
Cash and interest bearing deposits due from banks	\$ 37,173,875	\$ 16,730,613
Certificates of deposit (Note 2)	8,366,999	9,822,000
Investment securities (Note 3)		
Equities, at fair value	19,020	-
Available-for-sale, at fair value	138,632,585	136,266,937
Held-to-maturity, at amortized cost	453,789	468,156
Loans receivable, net (Note 4)	325,477,130	312,984,061
Accrued interest receivable	1,378,873	1,319,823
Premises and equipment, net (Note 6)	17,641,026	11,086,048
NCUSIF deposit (Note 7)	3,863,051	3,562,638
EasCorp membership deposits (Note 7)	-	169,133
FHLB stock, restricted, at cost (Note 7)	2,627,100	4,151,100
Prepaid expenses and other assets	1,893,805	711,894
Goodwill	5,187,137	5,187,137
Total Assets	<u>\$ 542,714,390</u>	<u>\$ 502,459,540</u>
<u>Liabilities and Members' Equity</u>		
Members' shares and savings accounts (Note 8)	\$ 434,557,688	\$ 380,556,169
Mortgagors' escrow accounts	1,282,933	1,193,492
Borrowed funds (Note 9)	45,231,895	66,704,941
Other liabilities	3,377,101	3,415,110
Total Liabilities	<u>484,449,617</u>	<u>451,869,712</u>
Commitments and Contingencies (Notes 10, 13 and 16)		
Members' Equity - Substantially Restricted (Note 14)		
Unappropriated earnings	54,664,744	50,243,898
Regular reserves	4,040,084	3,853,115
Accumulated other comprehensive loss (Note 3)	(440,055)	(3,507,185)
	<u>58,264,773</u>	<u>50,589,828</u>
Total Liabilities and Surplus	<u>\$ 542,714,390</u>	<u>\$ 502,459,540</u>

BETTER BANKING TEAM

President's Gold Standard of Excellence

Our newly created President's Gold Standard of Excellence award recognizes one individual annually who consistently demonstrates excellence and embodies the mission, vision and values of GFA. Designed to acknowledge and reward the exceptional work and positive impact that the individual has on the organization, our members and the community. A team member who possesses commitment, experience, strong leadership, accountability and is always engaged, responsive, respectful and considered an expert within their area of the organization.

The first recipient of this prestigious award is Edmond Perry, 1st VP/Real Estate Sales Development Officer. Ed has not only proven successful in developing GFA's Real Estate Loan Division by originations and member satisfaction, but he is innovative in his approach, builds trusted relationships in and outside of the organization, projects optimism and positivity in all situations and carries the GFA flag proudly. **Congratulations, Ed!**



Unsung Hero

Ashley McDonald, AVP/Operations Manager is the 2019 recipient of the GFA Unsung Hero award. Ashley gives 110% every day. She is a definite team player and tackles whatever comes her way. She doesn't get flustered even when her plate is overflowing. Ashley looks at each assignment as an opportunity to learn and grow and enhance her own knowledge. She makes time for anyone who may need her help whether member or employee. From shared branching to online account opening to mobile card services to instant issue debit cards, Ashley is "GFA's Go-to Gal". She's a great coach and mentor to her team and everyone throughout the credit union. Ashley carries out her responsibilities with professionalism and is well respected by her peers, making her a real Unsung Hero. **Congratulations, Ashley!**



19 Rising Stars earned in 2019

The Rising Star Program recognizes employees who go above and beyond their daily job duties on a regular basis. Nominations are submitted by co-workers in 6 different categories, each representing our Core Values of Commitment, Member Owned, Secure, Community, Integrity, and Value. Once all 6 stars have been awarded the employee is named a Better Banking Champion!

Providing our members with over...
498 years – 1 month – 15 days
 of experience, making even *Better Banking* for you!

[COMMUNITY]

350+ Volunteer Hours

over **\$120,000**

given to community partners,
charitable nonprofits, and local
student scholarships in 2019

\$5,000

9 local food pantries -
employee contributions
to Casual For A Cause

\$3,055
United Way

\$5,044
Relay for Life



Gardner High School Reality Fair

The 2019 Gardner High School Reality Fair was a huge success. GFA team members and local business representatives donated a small commitment of time to teach the junior class the importance of savings, budgeting, and the cost of living in a full participation Game of Life. The students walked away with a much better understanding of how to succeed financially as they plan their futures.

Relay for Life

Team GFA had great success at the 2019 Greater Gardner Relay for Life. We saw the most participants and raised the greatest dollar amount for the American Cancer Society to date! 71 GFA team members, and their family and friends volunteered their time to walk for 24 hours and man our tent, selling raffle tickets and hosting games all in the name of "Kicking Cancer Off the Board". In all we raised \$5044!



Casual for a Cause

Every Friday, GFA employees are encouraged to dress Casual for a Cause, wearing jeans to work in exchange for a donation to local community organizations. In 2019, GFA's Casual for a Cause initiative resulted in an excess of \$7,000. The final contribution of 2019 benefited nine local food pantries, one serving each of our nine town footprint. Employees were asked to submit which organizations in their towns contribute the most and make the biggest impact to the community. Each food pantry selected received a donation from the Casual for a Cause fund, totaling \$5,000 this holiday season!



United Way Day of Caring

As part of the United Way Day of Caring initiative giving back to local organizations and the community, nine GFA team members worked with the owners and staff at Camp Wellville in Ashburnham painting and sprucing up their many cabins, picnic tables, and even a few footbridges.

CU Senior SafeGuard

We have partnered with the Community Credit Union Association (CCUA) to participate in their Senior SafeGuard program, further strengthen our knowledge on ways our elderly members can fall victim to fraud and abuse. Every member-facing GFA team member is certified on Senior fraud and abuse and became Senior SafeGuard certified. This program allows GFA to offer seminars and services to our community focused on fraud prevention and identifying elderly financial abuse. On December 4th GFA hosted a CU Senior SafeGuard event at the Gardner Senior Center as part of the Cooperative Credit Union Association Better Values — Better Banking consumer awareness campaign. A panel of 5 including, Tina M. Sbrega, GFA President & CEO; Paul Fitzpatrick, SVP/GFA Investment Management; April English, GFA VP/BSA & Compliance Officer; Detective Starszynki, Gardner Police Department; and Walter Laskos, SVP/Strategic Communications, CCUA spoke to 37 Gardner Seniors in regards to financial safety. Continuing this work in 2020, GFA will look to host additional events within our footprint. We are all better when we are looking out for one another.





Personal



Business



Investments



Insurance

GFAFCU.COM | 978.632.2542



EQUAL
OPPORTUNITY
LENDER

Ashburnham | Gardner | Hubbardston | Keene | Leominster | Peterborough | Rindge | Rutland | Winchendon