



CardValet®

START THE NEW YEAR OFF RIGHT BY PLAYING IT SAFE

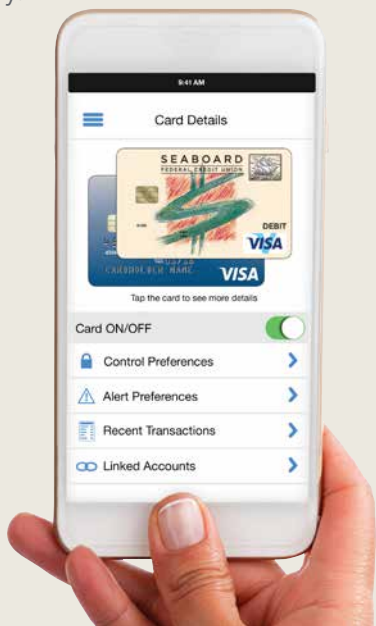
Seaboard FCU wants to introduce you to CardValet®, an app that allows you to safeguard your debit card and/or credit card from fraud.

CardValet® allows you to set spending limits, receive customized alerts, and turn your card “on” and “off” from your mobile device — anytime, anywhere.

FEATURES INCLUDE:

- Ability to turn debit or credit cards ON and OFF from your smartphone
- Customized alerts that you set based on transaction amount, merchant type or location
- Receive notification if a transaction is attempted, then denied
- Control spending on multiple, unique cards by setting custom limits — great for parents and businesses!

IT'S SIMPLE! Download CardValet® from GooglePlay™ or the Apple App Store™ to take control of your debit card and/or credit card. Download today!



NEW YOUTH CLUB COMING SOON

Monty Moose is off to college. Good luck, Monty! He has left Seaboard's youngest members in good hands. Zoe will be making her appearance at the end of February. Stay tuned for more information!

FINANCE, REFINANCE OR CONSOLIDATE YOUR STUDENT LOANS

Looking for answers on how to pay for education after high school, or looking to refinance/consolidate existing student loans? We can help! Here at Seaboard, we offer student loans through TheLoanForME.com to help fill the gap between the costs of higher education and your resources like savings, scholarships, awards, grants and federal loans. At TheLoanForME.com, you can:

- Understand your financial wellness so you are more prepared to manage costs of higher education.
- Find tips, videos and interactive tools that help you reduce your expenses and borrow less.
- Determine whether borrowing is right for you, and if so, select the loan that meets your needs.



Apply today at www.seaboardfcu.com. It's easy, convenient and sensible!

IMPORTANT: If you refinance or consolidate any federal education loans, you will no longer be eligible for the benefits tied to your original loans such as income-based repayment plans, forbearance and deferment options and loan forgiveness programs. When determining what loans (private and federal) you wish to refinance, be sure to weigh the pros and cons of doing so. Federal loans come with some benefits that may or may not apply to you. Some examples of those benefits are loan forgiveness programs for certain professions, the option to postpone payments based on financial hardship, and a wide variety of payment plans. These benefits and protections do not transfer to private loans.

PROTECTION FOR YOUR CHECKING: 8 REASONS YOU'LL APPRECIATE MEMBER PRIVILEGE

1. Added convenience.
2. A deposit you expected was delayed.
3. You have greater flexibility managing your money.
4. Unforeseen expenses drained your account balances.
5. Your chances of paying a merchant's expensive returned-check charge are limited.
6. You made an honest mistake balancing your checkbook and now you're short of funds.
7. You may avoid the embarrassment of a "bounced" check or declined debit card transaction.
8. Other than our normal non-sufficient funds charges, there is no additional fee for this extra service.

For more information on Member Privilege or to opt-in today, call SFCU at 800-639-2206.

UPDATE YOUR INFORMATION

If you have moved recently or your phone number has changed, you need to inform the credit union in writing so that we can keep your information on your account updated.

Also, check if the beneficiary is correct on your account. This information was most likely done when you first opened your account and many life event moments may have changed the status of the information that we have on file.

STAY ON TOP OF YOUR CREDIT REPORT

Only one website has been officially authorized to provide free credit reports:

AnnualCreditReport.com

You also can call 877-322-8228, or complete a request form and mail it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Order your credit report for free from each credit bureau once each year. **Remember, you can access your credit report for free, but not your credit score.**

BOARD ELECTIONS

Every year members have their chance to elect the credit union's Board of Directors. The Nominating Committee will accept applications for two seats in 2019. Incumbents up for re-election are **Wendy Haslam** and **Tony Manzo**.

If you are contemplating running for the Board, you may want to know some of the important duties involved.

Directors are unpaid volunteers who take on the responsibility of overseeing the direction of the credit union. Serving on the Board of Directors is a privilege, but it also involves a high level of commitment, dedication, and expertise..

Director's responsibilities include, but are not limited, to the following:

- Attending all monthly board meetings, typically held on the third Monday of the month at 4:30 P.M.
- Completing applicable training courses
- Participating in strategic planning sessions
- Devoting time to committee meetings and other credit union events

To be eligible to run, you must be a member in good standing. Additionally, a NCUA regulation requires directors achieve financial literacy in understanding the balance sheet and income statement within six months of election.

We have been fortunate over the years to have dedicated and loyal board members. Any member wishing to run for the Board of Directors of Seaboard Federal Credit Union should call Andrea Grindle at 207-469-6341 for a nomination form.

All nomination forms must be received by 4:30 P.M. on Thursday, January 17.

GAP PROTECTION

Will your auto insurance pay off your loan in the event of a total loss or theft?

Probably not. In most cases, your insurance will fall short of covering the full balance of your auto loan at the time of loss, leaving you with a loan balance and no vehicle.

Guaranteed Auto Protection (GAP) can help pay the remaining balance of your auto loan after an insurance payout. Please refer to the GAP Addendum for Terms and Conditions.

START THE NEW YEAR OFF WITH A NEW OR USED AUTO LOAN

Is your current car or truck ready for a Maine winter? If not, why not finance a new or used auto with us?

Before you start the process, we invite you to discover how we can help. Whether you want to get started on a loan application today, or want to learn how to improve your credit score to get a better rate in the future, we're here to help you every step of the way. Between shoveling snow and navigating to-do lists, winter is stressful enough! Let us help you cross one winter worry off your list!



STAY CONNECTED

Mobile Banking

Manage your accounts anytime from anywhere with our mobile banking app. Check your account balance, deposit checks with your smart phone, transfer money, send funds using PayPal, and much more. How to get it? Google Play™ or the Apple App Store.™

The Pays

You can now use your Seaboard FCU credit and debit cards with The Pays, the easy, secure and private way to pay. Use Samsung Pay®, Apple Pay® and Google Pay™ on your mobile device to pay in stores without swiping your cards. Just pay with a single touch of your finger using Touch ID.

Website

Our website is a great resource for finding shared branch locations, share and CD rates,

loan rates and new product offerings. You can even apply for your next loan! This is also where you'll find postings for early closings or late openings during the winter months due to inclement weather. It's user friendly and easy to navigate. Check us out at www.seaboardfcu.com.

free4ME CHECKING ACCOUNTS

If you're between the ages of 18-25, you're eligible for a free4ME checking account! free4ME is the ultimate account for the 18-25 crowd. With free4ME* you get:

- \$10 gift card (when you open a new account)
- No minimum monthly balance
- No monthly maintenance fee
- FREE debit card
- Oops! Refund (twice a year we reimburse your overdraft fees)
- Online/Mobile Banking
- Tips and resources that give you a head start at MaineCreditUnions.org
- Access to the Shared Branching and SURF ATM Network.



Stop by today to see about opening an account!

* Must meet eligibility requirements.

2018 CHARITABLE ACTIVITIES

We're proud to support Maine Credit Unions' Campaign for Ending Hunger with various fundraisers throughout the year. This year, we've been able to raise money for these worthwhile causes with the generosity of you, our members. Seaboard would like to thank you for your support to the communities we serve.

- Ending Hunger in Maine: **\$10,215.55**
- The credit union staff distributed five Thanksgiving baskets to five area families.
- In Spring 2018, Seaboard lent a helping hand to the Children's Miracle Network of Eastern Maine where we raised **\$5,603**.
- In Fall 2018, Seaboard again collected socks from our staff, members and community for the Third Annual Sock-in-the-Box Campaign. All generous donations were distributed to three area homeless shelters.



SEABOARD SERVICES

Deposit Products

- Share Accounts
- Share Draft (Checking) Accounts
- Business Accounts
- Money Market Accounts
- Member Privilege
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Retirement Certificates
- Club Accounts
- Monty Moose Youth Savers Club
- Visa® Debit Card
- Visa Gift Card

Loan Products

- Visa and Visa Gold
- New/Used Auto Loans
- First Mortgages
- Home Equity/Home Improvement
- Personal Loans
- Consolidation Loans
- Recreational Vehicle Loans
- Share-Secured Loans
- Student Loans
- Business Loans
- PowerPay

Member Services

- Home Banking
- Apple Pay®, Google Pay®, Samsung Pay®
- Bill Payer
- CardValet®
- Mobile Banking
- eStatements
- E Services
- E-Lerts
- Phone System 24 (PS24)
- Direct Deposit of Payroll, Pension, and Social Security
- Drive-Up Service
- Money Orders
- Payroll Deduction
- Night Deposit
- Safe Deposit Boxes
- Wire Transfers
- Notary Services
- Signature Guarantee
- Shared Branching



SEABOARD FEDERAL CREDIT UNION

The smart place for your money

www.seboardfcu.com

177 Main Street
P.O. Box G
Bucksport, ME 04416
207-469-6341

200 Main Street
P.O. Box 115
Ellsworth, ME 04605
207-667-8285

2410 Route 2
P.O. Box 6359
Hermon, ME 04402
207-848-9995

PS24: 207-469-7724
800-639-2206

Bucksport Office Hours

Lobby

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.

Drive-Up

Mon.–Wed.: 8:00 A.M. to 4:30 P.M.
Thurs.–Fri.: 8:00 A.M. to 5:00 P.M.

Ellsworth Office Hours

Lobby

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.

Drive-Up

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.

Hermon Office Hours

Lobby

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.
Saturday: 8:00 A.M. to 12:00 P.M.

Drive-Up

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.
Saturday: 8:00 A.M. to 12:00 P.M.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 12/1/2018

Share Certificates

Maturity	Rate	APY*
3 Months	1.00%	1.00%
6 Months	1.25%	1.26%
12 Months	1.50%	1.51%
18 Months	1.70%	1.71%
24 Months	1.85%	1.87%
36 Months	2.00%	2.02%
48 Months	2.50%	2.53%
60 Months	2.75%	2.78%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	1.00%	1.00%
6 Months	1.25%	1.26%
12 Months	1.50%	1.51%
18 Months	1.70%	1.71%
24 Months	1.85%	1.87%
36 Months	2.00%	2.02%
48 Months	2.50%	2.53%
60 Months	2.75%	2.78%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.50%	0.50%
Money Market	0.50%	0.50%

Loan Type

Rates as low as

Autos	
2017 & Newer	3.24%
2013 – 2016	4.50%
2012 & Older	5.75%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	3.74%
Share-Secured	3.10%
Equipment	5.25%
Signature	10.90%
Open-End Line of Credit	13.00%
Visa® Gold	8.90%
Visa® Classic	11.90%
Home Equity-fixed 5 Year	4.50%
Home Equity-fixed 10 Year	5.00%
Home Equity-fixed 15 Year	6.00%
Home Equity Line of Credit reset quarterly	5.50%
Mortgage Rates - 10 Year Fixed	4.25%
Mortgage Rates - 15 Year Fixed	4.375%
Mortgage Rates - 20 Year Fixed	4.50%
Mortgage Rates - 30 Year Fixed	5.00%
Land (15 Years)	8.50%
Adjustable ARMs	3.75%
Camps/Seasonal (15 Years)	7.50%

*Annual Percentage Yield. Rates subject to change.

Rates and terms are subject to change without notice. Actual Interest rates, terms and APRs are based on credit history and other factors.

2019 Board of Directors

Tony Manzo, Chair
Alan "AJ" Johnson, Vice-Chair
Jim Duplessis, Secretary/Treasurer
Wendy Haslam
Jeff Kneeland
Joe Lynch
Don Sorey

2019 Supervisory Committee

Nate Zmek, Chair
Raymond Seamans
Brittni Reed

Management

Kyle Casburn, President/CEO
Lonnie SanAngelo, VP Operations
Chad Desjardins, VP Lending
Dan Kelley, VP Finance, CFO, CCO
Richard Cole, Manager of Branch Operations

Credit Union Statistics

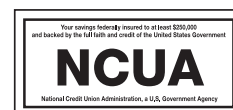
As of November 30, 2018

Assets \$125,832,500
Shares \$112,488,500
Loans \$92,919,300
Members 13,296

Facebook

Our Seaboard FCU Facebook page is over 1,600 "likes." Be sure to "like" our page and share Seaboard FCU's page with your family and friends. Also, Facebook is a great way to keep up with special promotions, contests and news!

It is important to us that technology is used to enhance the personal banking experience. Give us a call or drop by to learn about how our electronic services can make your finances easier to manage.



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY