



# CardValet

## ALWAYS PLAY IT SAFE!

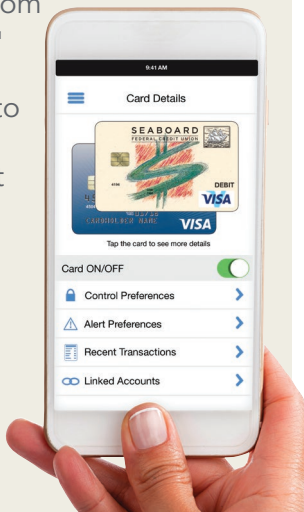
Seaboard FCU wants to introduce you to CardValet, a FREE app that allows you to safeguard your debit card and/or credit card from fraud.

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!



## IMPORTANT INFORMATION REGARDING YOUR SEABOARD FCU CREDIT CARD

We are happy to announce that we are upgrading our credit card program with real-time benefits and much more. Our top priority is to ensure a smooth and seamless transition for all our members.

- Your credit card statement will have a new look starting with your November 2021 statement.
- Your credit card statements will be available in Online Banking together with your regular statements
- You may opt in for eStatements.
- If you are already opted in for eStatements for your regular member statements, you will be automatically opted in for eStatements for credit card statements. You will receive an email when your credit card statement is available.
- Moving forward your credit card history will be viewable in Online Banking under Loans.



## CREDIT CARD PAYMENT INFORMATION:

- There will be a short interruption in your ability to make a credit card payment from 11/4/21 to 11/8/21.
- Beginning on 11/8/21 online credit card payments can be made in Online Banking by selecting Transfers & Payments. **Please note that online payments will process immediately.**
- Mail in payments starting on 11/1/21 should be mailed to Seaboard Federal Credit Union, PO Box G, Bucksport, ME 04416.
- If you already have Bill Pay set up for your credit card payments, you will want to delete the old payment address. You can make a one-time payment or set up recurring payments in Online Banking under Transfers & Payments.

## SCHEDULED INTERRUPTION INFORMATION:

- On 11/5/21 from 5 PM to 10 PM your debit card will be set at reduced limits.
- Online Banking and Mobile Banking will have a brief interruption on 11/5/21 from 5 PM to 10 PM.

*After a year of uncertainty, one thing is for sure...*

# DOUBLE

## YOU CHOOSE POINTS

when you use your Visa® Credit Card\*

*That's our gift to you!*

\*10/1/2021 – 12/31/2021 for purchases and balance transfers.

## WHAT CAN YOU DO TO STOP COVID-19 FRAUD?

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency continues. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19. Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers. So, what can you do to stop COVID-19 fraud?

- Do not give out your insurance/Medicare number to anyone other than your doctor, health care provider, or other trusted representative.
- Protect your insurance/Medicare number and treat your insurance/Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Ignore online offers for vaccinations. If you see ads touting prevention products or cures for COVID-19, they are a scam. Be cautious when purchasing medical supplies from unverified sources.

## SPRUCE YOUR HOME UP FOR THE HOLIDAYS

The Holidays are upon us, whether you're interested in buying a home, refinancing your current mortgage, or obtaining a home equity loan or credit line, there's no better place to start than your credit union. Affordable loans are the keystone of our promise to strengthen the communities we serve.

We'll ask about your situation and your goals, answer your questions, and explain the pros and cons of your best options. With our **home equity loan fixed rates as low as 4.00% APR\* for 60 months**, apply online to beat the rush. Give us a call or apply online at [seaboardfcu.com](http://seaboardfcu.com). As an added bonus, we can process everything digitally, even signatures. The only time you need to come into the branch is at closing!

\*Annual Percentage Rate. Rate subject to change. Subject to credit approval. Credit score may result in a slightly higher rate. Membership eligibility required. Must be primary residence in Maine. Property insurance required. Home Equity Loan fixed rates as low as 4.00% APR, 5 year term. \$18.39 per every \$1,000.00 borrowed for 60 months. Credit Union will pay up to \$175.00 in closing cost fee; if an appraisal is required this will be the members responsibility. B credit score (660) add 0.25% APR and C credit score (620) add 0.50% APR. Collateral must meet credit union guidelines. Seaboard Federal Credit Union serving Hancock, Penobscot, Waldo and Washington counties



## IS THERE A NEW CAR/TRUCK IN YOUR FUTURE?

With rates as low as **1.99% APR\***, let Seaboard put you in the driver's seat

Are you paying too much to finance your car? Let us see if we can help! If you feel that you did not receive the best interest rate from the dealer, you may be able to save hundreds of dollars by refinancing your car loan with SFCU.

Call or apply online and we'll compare your current interest rate and payments with a SFCU car loan and show you how much you can save. If you're better off keeping your loan where it is, we'll tell you! Here at SFCU our members are our priority and we strive to achieve your best financial life.

\*APR does not apply to existing SFCU loans. New money only. \$15,000 borrowed for 36 months at 1.99% APR = payment of \$429.57 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU.



## GAP PROTECTION TO THE RESCUE

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. You can add GAP to your Seaboard loan at any time. Please refer to the GAP Addendum for Terms and Conditions.

**THIS IS JOHN**  
AN EXAMPLE OF GAP COVERAGE AT WORK

**JOHN OWES \$15,000 ON HIS VEHICLE**  
HIS VEHICLE IS TOTALED OR STOLEN!

**JOHN'S INSURANCE PAYOUT IS \$10,000**  
HE STILL OWES \$5,000 ON HIS LOAN

**JOHN'S GAP COVERAGE HELPS PAY THE DIFFERENCE**  
JOHN CAN NOW AFFORD TO REPLACE HIS VEHICLE

## ENDING HUNGER IN MAINE

Maine Credit Unions' Campaign for Ending Hunger is pleased to announce it raised \$110,000 during the month of June as part of the Campaign's \$100,000 Challenge. Money raised from this statewide credit union initiative will be directed to Good Shepherd Food Bank, local community food pantries, and meal sites. Addressing hunger in Maine is an issue we must continue to prioritize. In the last year, many food pantries across the state reported increased visits from families who had never used a charitable food service before," stated Kristen Miale, President of Good Shepherd Food Bank of Maine. "The growth in food distribution was fueled by the incredible generosity of individuals, organizations like Maine's Credit Unions, and foundations located throughout the state. We are grateful for their support to end hunger in Maine."



You can make a donation at any Seaboard FCU branch or on our website at [seaboardfcu.com](http://seaboardfcu.com).

## NEED HELP WITH HEATING BILLS?

**It's back: heating season.** While thoughts of fireplaces and cozy blankets are what we want to envision, stress comes with heating your home. SFCU is offering Heating Loans to see you through the home heating season. This loan is available July 1 through March 31, 2022.

**2.99% APR\***

- Maximum loan: **\$4,000**
- Terms up to **12 months**

**4.99% APR\***

- Maximum loan: **\$8,000**
- Terms up to **24 months**



Purpose: heating oil, wood, propane, pellets, and even furnace repairs!

\*APR does not apply to existing SFCU loans. New money only. Per \$4,000 borrowed for 12 months at 2.99% APR = payments of \$338.77 per month. Per \$8,000 borrowed for 24 months at 4.99% APR = payments of \$350.96 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU. This offer extends until March 31, 2022.

## 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
- Zoe's Savings 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
- Merchant Services

### 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



## ARE YOU READY FOR SNOW FUN?

Rates as low as **2.49% APR\***

Plan early for winter fun with a snowmobile or ATV with financing from Seaboard FCU. Apply online or give us a call and let us help you enjoy the great outdoors.

\*APR does not apply to existing SFCU Loans. New money only. \$8,000 borrowed for 36 months payment of \$230.85 per month. Some restrictions may apply. Must meet credit union credit guidelines set forth by SFCU.



# SEABOARD

FEDERAL CREDIT UNION

The smart place for your money

[www.seaboardfcu.com](http://www.seaboardfcu.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  
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 (as of 11/1/21)

Mon.–Thur.: 8:00 A.M. to 4:30 P.M.  
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.

#### 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

### Indigenous Peoples' Day

Monday, October 11

### Veterans Day

Thursday, November 11

### Thanksgiving Day

Thursday, November 25

### Christmas Eve

Friday, December 24  
(Closing at 1:00 PM)

### Christmas Day

Saturday, December 25

### New Year's Eve

Friday, December 31  
(Closing at 1:00 PM)

### New Year's Day

Saturday, January 2022



Check out our YouTube channel by searching Seaboard FCU!

## RATE BOARD

Current rates as of 8/31/2021

### Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.50%	0.50%
36 Months	0.60%	0.60%
48 Months	0.70%	0.70%
60 Months	0.80%	0.80%

### IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.50%	0.50%
36 Months	0.60%	0.60%
48 Months	0.70%	0.70%
60 Months	0.80%	0.80%

### Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.25%	0.25%
Money Market	0.25%	0.25%
HSA	0.25%	0.25%

### Loan Type

Rates as low as

Autos	1.99%
2019 & Newer	3.25%
2015 – 2018	4.75%
2014 & Older	5.25%
Campers, RVs, Boats	2.49%
Motorcycles, ATVs, Snowmobiles	3.10%
Share-Secured	5.25%
Equipment	10.90%
Signature	13.00%
Open-End Line of Credit	8.90%
Visa® Gold	11.90%
Visa® Classic	4.00%
Home Equity-fixed 5 Year	4.50%
Home Equity-fixed 10 Year	5.50%
Home Equity-fixed 15 Year	3.50%
Home Equity Line of Credit reset quarterly	3.00%
Mortgage Rates - 10 Year Fixed	3.125%
Mortgage Rates - 15 Year Fixed	3.625%
Mortgage Rates - 20 Year Fixed	3.875%
Mortgage Rates - 30 Year Fixed	7.00%
Land (15 Years)	2.75%
Adjustable ARMs	4.50%
Camps/Seasonal (15 Years)	

\*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.

### 2021 Board of Directors

Tony Manzo, Chair  
Jim Duplessis, Vice-Chair  
Wendy Haslam, Secretary/Treasurer  
Bill Cohen  
Jeff Kneeland  
Joe Lynch  
Don Sorey

### 2021 Supervisory Committee

Nate Zmek, Chair  
Brittni Reed  
Barbara Dorr

### 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 August 31, 2021

Assets . . . . . \$181,148,525

Loans . . . . . \$103,260,675

Shares . . . . . \$160,085,200

Members . . . . . 12,893

## STAY ON TOP OF YOUR CREDIT REPORT

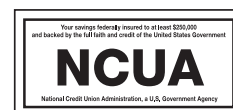
Please be aware only one website has been officially authorized to provide free credit reports: **AnnualCreditReport.com**. You also can call 877-322-8228, or complete a request form and mail it to:

### Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

You can order one 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.**



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EQUAL HOUSING OPPORTUNITY