



IMPORTANT NOTICE USE

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.

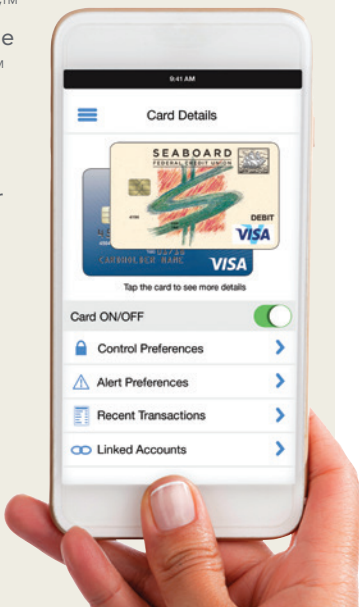
CardValet allows you to set spending limits, receive customized alerts, and turn your card "on" and "off" from your mobile device — anytime, anywhere.

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!



WE CAN HELP 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.

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 now through March 31, 2022.

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

Two Great Options!

2.99% APR*

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

4.99% APR*

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



*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.

PROTECTING YOUR ACCOUNT

From time to time we will request verification items such as a Driver's License, Maine State ID, and/or Student ID for security purposes. These items are scanned into our system and your information is updated. It only takes a few moments so please bear with us. Ultimately, this is for your security so that we can prove your identity. Thank you in advance.

UPDATE YOUR INFORMATION

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

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 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.**

THREE FAKE EMAIL RED FLAGS

1. Watch for Misspelled URLs:

Appearing in the address bar, these can be off by as little as one character, or may have a subdomain added to the main address that drives to the spoofed website.

2. Think Before You Click the Link:

Again, this can be tricky to watch for, but if you hover your mouse over a link in an email without clicking on it, you can see the web address.

3. Start Using Multi-Factor Authentication:

While it may seem like a bother, this protects you. In the event your passwords were stolen in a scam, having the additional step in place adds a level of security that prevents a thief from accessing any information using only the password.



IS THERE A NEW CAR OR 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.

WATCH OUT FOR TELEPHONE SCAMS

You may have received phone calls claiming they are from a big company's customer service department. They tell you that there was a fraudulent charge on your account, and they can help you fix it. They will either ask for credit card and account login details or they will request remote access to your computer under the guise of "helping" to solve the issue. **Never give out personal information over the phone, simply hang up.**



GAP PROTECTION: FOR ALL YOUR UNEXPECTED VEHICLE HICCUPS

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 loan at anytime. Please refer to the GAP Addendum for Terms and Conditions.

<p>THIS IS JOHN</p> <p>AN EXAMPLE OF GAP COVERAGE AT WORK</p>	<p>JOHN OWES \$15,000 ON HIS VEHICLE</p> <p>HIS VEHICLE IS TOTALED OR STOLEN!</p>	<p>JOHN'S INSURANCE PAYOUT IS \$10,000</p> <p>HE STILL OWES \$5,000 ON HIS LOAN</p>	<p>JOHN'S GAP COVERAGE HELPS PAY THE DIFFERENCE</p> <p>JOHN CAN NOW AFFORD TO REPLACE HIS VEHICLE</p>
---	---	---	---

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 2022. 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 207-469-6341 for a nomination form.

All nomination forms must be received by 4:30 P.M. on Thursday, January 13, 2022.

Have you tried Banzai yet? Home schooling sometimes needs a little variety. Go to our website and click education and then Banzai. There is a variety of things for the whole family on Banzai, our financial literacy platform. Many students in our communities are already learning financial wellbeing from our Banzai product through their schools.



ROUTE 66 EXTENDED WARRANTY



We offer extended protection on your new and used auto purchases. Route 66 has a full line of Mechanical Breakdown coverage, and there is no deductible on covered parts and labor.

You can add coverage anytime—even if you have paid off your loan!

Inclusive benefits:

- Zero Deductible
- Nationwide Coverage
- 24/7/365 Emergency Roadside Service
- Transferable
- Direct Claims Payments via Visa®/MasterCard®

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

New Year's Day

Saturday, January 1
Hermon Drive-Up Closed

Martin Luther King, Jr. Day

Monday, January 17

Presidents' Day

Monday, February 21



Check out our YouTube channel by searching for Seaboard FCU!

RATE BOARD

Current rates as of 11/30/2021

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	
2020 & Newer	1.99%
2016 – 2019	3.00%
2015 & Older	4.75%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	2.49%
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	4.00%
Home Equity-fixed 10 Year	4.50%
Home Equity-fixed 15 Year	5.50%
Home Equity Line of Credit reset quarterly	3.50%
Mortgage Rates - 10 Year Fixed	3.00%
Mortgage Rates - 15 Year Fixed	3.125%
Mortgage Rates - 20 Year Fixed	3.625%
Mortgage Rates - 30 Year Fixed	3.875%
Land (15 Years)	7.00%
Adjustable ARMs	2.75%
Camps/Seasonal (15 Years)	4.50%

*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.

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

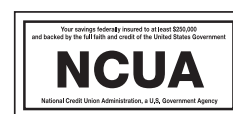
Management

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 November 30, 2021

Assets	\$183,999,500
Loans	\$106,256,700
Shares	\$163,112,550
Members	12,937



Federally Insured by NCUA



EQUAL HOUSING
OPPORTUNITY