



WE'RE YOUR HOME FINANCING CENTER

Don't wait on refinancing your home or purchasing your new home!

Get pre-approved so that you know what you can spend on a new home. Or, if you are interested in refinancing, start the process **now** to avoid the rush as many people are refinancing at this time.

Financing for Home Improvements

Start the process early for spring and summer home improvements with a home equity loan. Whether it is a fixed rate or a home equity line of credit, we have the loan for you.

With the rush of people wanting to improve their homes and have projects done early, getting your financing ready in advance will help you in the project phase by having your supplies on order and ready when you are.



DON'T OVERSHARE ON SOCIAL MEDIA



Social media platforms are treasure troves for identity thieves. Not only is it common for someone to share their full name and date of birth on social media, but people are often sharing updates on their whereabouts and interacting with family members.

For example, let's say John Smith makes the following status update, accompanied by a photo: *Hey, everyone! Check out my new car! I'm going to take it for a spin and meet my mom at the dog park. Spike always loves playing fetch!*

Under the photo, John's mother, Jane Smith comments, "I can't wait to see you!" Without John realizing it, his answers to common security questions may have been revealed:

- What is the make and model of your first car?
- What is your childhood pet's name?
- What is your mother's maiden name?

For tips on staying safe and limiting the threat of identity theft on social media, visit the National Cybersecurity Alliance's website at [staysafeonline.org](https://www.staysafeonline.org).

MEMBER SAFETY AND PRIVACY TIPS

- **Prevent dumpster divers.** Invest in a good quality cross-cut shredder, and shred unwanted documents containing personal information and unsolicited credit card or loan offers.
- **Beware shoulder surfers.** "Shoulder surfers" observe your actions or eavesdrop to steal information. They look over your shoulder or stand close by and may use a camera phone to record you.
- **Minimize what you carry.** Don't carry large amounts of cash in your wallet or purse, PINs or account passwords, and never carry your social security card.



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.

SCHOLARSHIP MONEY

Seaboard FCU is pleased to offer five \$1,000 scholarships to eligible students who are continuing their education at a college, university or vocational school (**graduate students are excluded**). Scholarships are no longer limited to just high school seniors. Please stop by the credit union or call 469-6341 or 800-639-2206 to obtain a scholarship application. We are proud to support higher education in the community. Deadline is May 20, 2022 at 4 P.M.

ZOE'S YOUTH ACCOUNTS

While the kids are home for Spring break, stop by and have the children open a Zoe's Youth Savings Account. Seaboard encourages our younger members to learn **Saving Money, Spending Money Wisely and Giving Back to Their Communities**.

HAVE YOU TRIED BANZAI?

For several years, Seaboard FCU has partnered with Banzai in sponsoring their interactive financial education program for area schools. We are very pleased to say we have been making an impact in Maine. We have sponsored 18 schools and served 72 teachers. Over 4,000 students have participated in our program.

Anyone can go to our website and view the various Banzai tools available. There is something for all members to learn on financial wellbeing. Take a look and see what you can gain. Visit seaboardfcu.com and navigate to the "Education" drop-down menu to learn more.



Banzai!

BOARD ELECTIONS

In accordance with the bylaws of Seaboard Federal Credit Union, the Secretary wishes to communicate two openings on the Board of Directors. The Nominating Committee has selected the following candidates:

- **Wendy Haslam**, Director of Institutional Research and Financial Analyst at Maine Maritime Academy and former 13-year employee at Verso Paper. Wendy has served as a Seaboard FCU director for 12 years and has acted as Secretary/Treasurer for 2 years. Wendy previously was a member of Seaboard FCU's Supervisory Committee for 4 years, and was a past Chair. She has a BS in Computer Engineering and a MBA from the University of Maine.
- **Tony Manzo**, Controller at Old Town Canoe and former 17-year employee of Verso Paper. Mr. Manzo has served as a Seaboard FCU director for 19 years and has acted as Chair for 15 years. Tony previously was a member of SFCU's Supervisory Committee for 6 years, acting as Chair for 5 years. He has a BS in Business Administration and MBA from the University of Maine.

Nominations for the vacancies were available by petition. However, there were no petitions submitted to the Nominating Committee. Per the bylaws, voting will not be necessary as there is only one candidate for each open seat.

82ND ANNUAL MEETING NOTICE – APRIL 29, 2022

We will be holding our 82nd Annual Meeting on April 29 at 4:00 P.M. via Zoom.

If you are interested in attending the virtual Annual Meeting, please send us an email at info@seaboardfcu.com. We will let our members know the specifics of how to access the annual meeting. The annual meeting presentation will also be posted on our website.

COMING ATTRACTIONS

We are constantly reviewing our product and service offerings and are excited to announce new additions planned for launch in the next three months:

- **uChoose Call Center:** Direct access to uChoose representatives to assist with your debit and credit card rewards questions.
- **First Time Auto Loan:** Special underwriting guidelines to assist members with no credit or limited credit.
- **EasyVest:** An investment option for our mobile and home banking platform for members to gain access to mutual funds.
- **ChatBot:** A query based option for our mobile and home banking platform to get answers to the most frequently asked member questions for assistance.
- **External Transfers:** An ACH based option for our mobile and home banking platform to send and receive funds from other financial institutions.
- **Online Checking, Club and CD Accounts:** A option for our mobile and home banking platform to open club accounts, checking and certificates of deposit.



AFFORDABLE AUTO LOANS

Now that the snow is gone, set yourself up in a new or used auto. You can apply online, at the dealer with an indirect loan, or come in to one of our branches— whatever works for you. With rates as low as 1.99% APR, this could be the time to get that car or truck!



LOAN RATES AS LOW AS **1.99%** APR

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 at any time—even if you have paid off your loan!

Inclusive Benefits:

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

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. For more details, visit seaboardfcu.com, click on "Loans" and then "GAP Protection."

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

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



SEABOARD

FEDERAL CREDIT UNION

The smart place for your money

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

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

Patriots' Day
Monday, April 18

Memorial Day
Monday, May 30

Juneteenth
Monday, June 20 (observed)

Independence Day
Monday, July 4



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 3/14/2022

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	3.25%
Mortgage Rates - 15 Year Fixed	3.375%
Mortgage Rates - 20 Year Fixed	3.875%
Mortgage Rates - 30 Year Fixed	4.125%
Land (15 Years)	7.00%
Adjustable ARMs	3.00%
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.

2022 Board of Directors

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

2022 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 February 28, 2022

Assets \$187,367,100
Loans \$108,162,000
Shares \$166,605,700
Members 12,630

Stay on Top of Your Credit Report

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

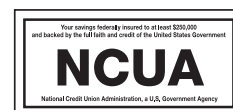
AnnualCreditReport.com

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.



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY