



IS THERE A NEW CAR OR TRUCK IN YOUR FUTURE?

With rates as low as **2.75% 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. \$15,000.00 borrowed for 36 months at 2.75% APR = payment of 434.60 per month. Some restrictions apply. Must meet SFCU credit guidelines set forth by SFCU.



2022 SCHOLARSHIP WINNERS

Each year, your credit union offers scholarships to help students pursue their education dreams. Seaboard FCU is pleased to present its 2022 scholarships to the following students:

- G. Darling Lipscomb, University of Tennessee
- S. Sheehan, University of Maine Orono
- E. Treat, University of Maine Orono
- J. Potter, University of Maine Orono
- M. Tripp, Husson University Bangor ME

Our congratulations and best wishes to all!

NEED HELP WITH UPCOMING HEATING BILLS?

Heating season is right around the corner. Be prepared before the chill of winter starts with a home heating loan here at Seaboard FCU. This loan is available now through March 31, 2023, and can be used for heating oil, wood, propane, pellets, and even furnace repairs.



2.99% APR*
Maximum Loan **\$5,000**
Term Up To **12 MONTHS**

4.99% APR*
Maximum Loan **\$10,000**
Term Up To **24 MONTHS**

*APR does not apply to existing SFCU loans. New money only. Per \$5,000 borrowed for 12 months at 2.99% APR=payments of \$423.46 per month. Per \$10,000 borrowed for 24 months at 4.99% APR=payments of \$355.28 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU. This offer extends till March 31, 2023.

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.

FROM THE DESK OF ZOE

Summer is a good time to open your Zoe's Club Account and start saving money in style right here at Seaboard FCU. Our Zoe's Club teaches our young members how to save money, spend money wisely and to give back to the communities they live in. Zoe's Club is open for our young members from age 0-17. Our Zoe's Club members learn the importance of giving back to the communities they live in and realize the importance of good savings habits. When you learn these lessons early they stay with you for your lifetime!

Stop by any of our branches to open a Zoe's Savings Club today.



BANZAI IS FOR THE WHOLE FAMILY!



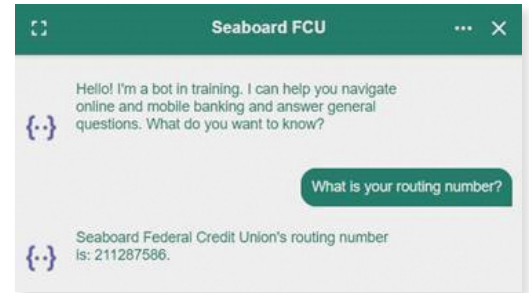
Stop by our website and learn all about Banzai

for better financial well-being. We are sponsors of **Banzai Direct**, making free, web-based financial education available to anyone, anywhere, at any time. Learn about the topics that you care about most, like insurance, retirement, buying a house, taxes, borrowing and credit, budgeting, and much more. There are 18 schools, 78 teachers and 4,120 students who have taken advantage of the program — isn't it time you take a look at Banzai? Visit seaboardfcu.com and navigate to the "Education" drop-down menu to learn more.

WELCOME TO OUR NEW HOME BANKING AND MOBILE BANKING!

ChatBot

Chatbot is a computer program that uses artificial intelligence (AI) and natural language processing (NLP) to automate responses to member queries, simulating human conversation. Chatbots can help make it easy for members to find the information they need. This feature is available in Home Banking, Mobile Banking and on our website.

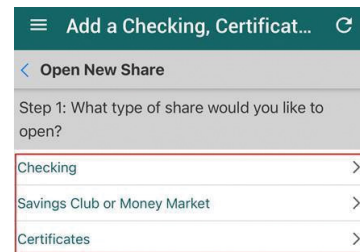
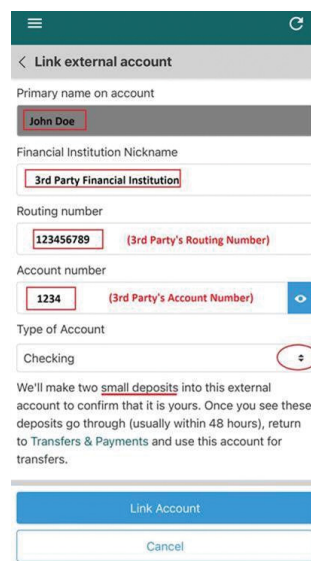


Push Notifications with Quick Login

You can now have notifications pushed to you from our app and not via text or email if you so choose. Also, the quick login will allow users to login into a PC without using your password and push the authentication to your mobile device and allow authorization through biometrics, such as fingerprint or face ID.

Payments to Other Financial Institutions

Setup and transfer to/from another financial institution. This feature can be used to receive/send money to/from another financial institution. Once set-up, it will become an option to transfer to/from in the transfer menu via ACH. Please be aware that it could take up to 3 business days to complete the transfer process. Also, all outgoing transfers will require a one-time PIN sent to the email address on file.



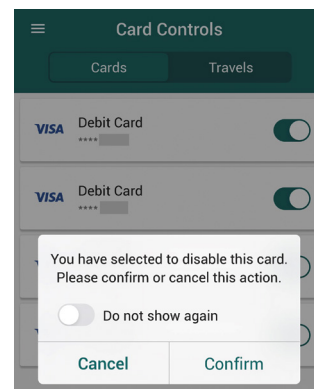
Open Additional Shares

This new feature allows an existing member with Home Banking and the Mobile app to add additional shares to their account. The following shares can be

opened: Checking, Club, Certificates and Money Markets.

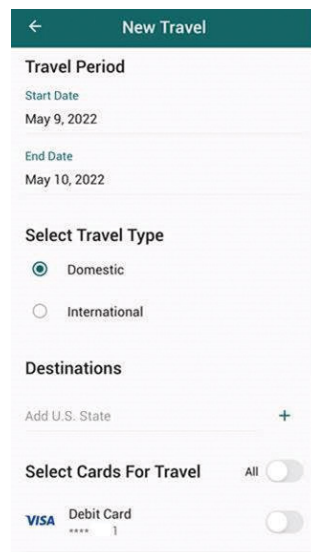
Card Controls

Card controls provide the ability to turn credit and debit cards on/off as well as the ability to report a card lost/stolen and order a new card.



Mobile App Only (Travel Alerts)

You now can enter your credit and debit card travel plans.



SOME HELPFUL TIPS TO PROTECT AGAINST FRAUD

Never share your credit union account information or social security number. Your credit union will never contact you by the phone, email, or text with a request for this information. If you do receive a request like this, chances are, it's fraud!

You should always call us using the phone number from our statement to verify that any request is legitimate. If you get push back, it is most likely a scam.

Don't overshare on social media. Not only is it common for someone to share their full name and date of birth on social media, but people often share updates on their whereabouts and interactions with family members and close acquaintances.

Monitor credit card accounts, banking accounts, and credit reports regularly. Change account passwords often and avoid using the same username and password on multiple sites.

Keep in mind that secure passwords often contain letters, numbers, and special characters.

Never click on links or open attachments from unknown individuals or companies as it could enable malicious software.

Contact us right away if you believe your information has been compromised! Information sharing is key in preventing fraud.



ACCESS EASYVEST USING HOME OR MOBILE BANKING

EasyVest is an automated investment management tool that provides members with a tailored plan to help save you more or start building wealth. EasyVest is an ideal solution for Seaboard FCU members who are newer to investing or who are wanting to invest in smaller amounts. An EasyVest profile and account can be set up in minutes and for as little as \$200. Then, after you answer a few basic questions about your financial goals, a recommended and custom investment strategy will be provided to you.

Some helpful hints:

1. You can only fund an EasyVest account from a checking account.
2. You need at least \$200 to open an EasyVest account.
3. The funds must be in the checking account before you start the EasyVest process.
4. Business accounts are not eligible for EasyVest.
5. No limit to how many investment accounts you can open.
6. If you suspect fraud and your account needs to be closed, contact the credit union immediately.



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
- Free4ME
- 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

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Indigenous Peoples' Day

Monday, October 10



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 6/10/2022

Share Certificates

Maturity	Rate	APY*
3 Months	0.45%	0.45%
6 Months	0.65%	0.65%
12 Months	0.75%	0.75%
18 Months	0.85%	0.85%
24 Months	0.95%	0.95%
36 Months	1.05%	1.06%
48 Months	1.15%	1.16%
60 Months	1.25%	1.26%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.45%	0.45%
6 Months	0.65%	0.65%
12 Months	0.75%	0.75%
18 Months	0.85%	0.85%
24 Months	0.95%	0.95%
36 Months	1.05%	1.06%
48 Months	1.15%	1.16%
60 Months	1.25%	1.26%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.60%	0.60%
Money Market	0.60%	0.60%
HSA	0.60%	0.60%

Loan Type

Rates as low as

Autos	
2018 & Newer	2.75%
2014 – 2017	3.25%
2013 & Older	5.25%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	3.25%
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	5.25%
Home Equity-fixed 10 Year	5.750%
Home Equity-fixed 15 Year	6.50%
Home Equity Line of Credit reset quarterly	4.75%
Mortgage Rates - 10 Year Fixed	5.00%
Mortgage Rates - 15 Year Fixed	5.125%
Mortgage Rates - 20 Year Fixed	5.750%
Mortgage Rates - 30 Year Fixed	6.250%
Land (15 Years)	7.25%
Adjustable ARMs	4.750%
Camps/Seasonal (15 Years)	5.750%

*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 May 31, 2022

Assets \$187,482,600
Loans \$112,615,500
Shares \$167,795,300
Members 12,817

Stay on Top of Your Credit Report

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

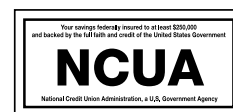
AnnualCreditReport.com

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