



Seaboard SHARES

A Quarterly Publication
for Members of Seaboard
Federal Credit Union

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Seaboard
FEDERAL CREDIT UNION

*Charting a course for
your financial futureSM*

Anytime is the right time for a Home Equity

Before the family comes over the river and through the woods for the holidays it might be time to spruce up with some new renovations for your home. Have you been waiting for a new bathroom or how about some nice new plush carpeting for the floors? At Seaboard we are always ready to lend a helping hand with either a Home Equity Line of Credit or a Fixed Rate Home Equity. Stop by or call one of our Loan Officers at the Bucksport office or the Ellsworth Branch to see just how easy it is to get your home ready for the holidays.



Fixed Rate Home Equity as low as 6.50% APR

ATTENTION

**FOR SHARE CERTIFICATES OF
\$100,000 OR GREATER,
THE BOARD OF DIRECTORS
APPROVED A 0.25% PREMIUM
ABOVE THE SEABOARD FCU
STANDARD CERTIFICATE RATES.**

We now offer Business Member Products



Business Savings and Checking

Business Loans/Business Mortgage Loans

Seaboard Federal Credit Union is able to offer member business mortgages. If you are looking at purchasing or refinancing an apartment building, investment property or other commercial use building we may be able to help. Give us a call and we will be happy to discuss your business mortgage.

Call to set up an appointment and see how your business plans can become a reality.

Seaboard Services

Deposit Products

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

Loan Products

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

Member Services

- American Express® Traveler's Cheques
- Power Line Home Banking
- Bill Payer
- 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

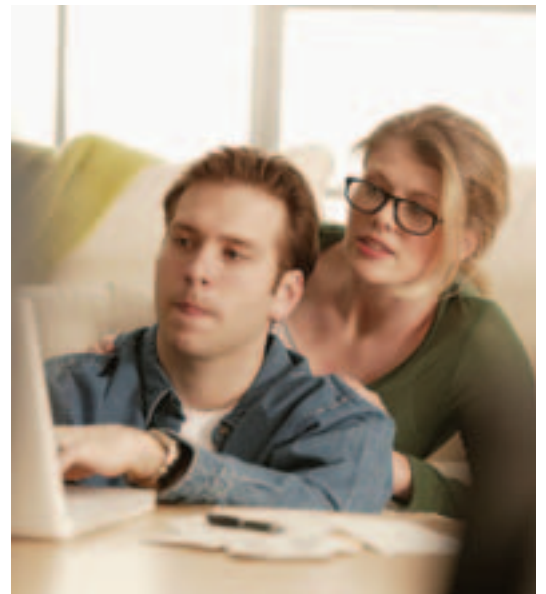
Services Spotlight: Bill Payer

When you pay your bills online, you'll enjoy more time to do the things that are important to you. No more writing checks, addressing envelopes and driving to the post office to wait in long lines to mail a monthly bill.

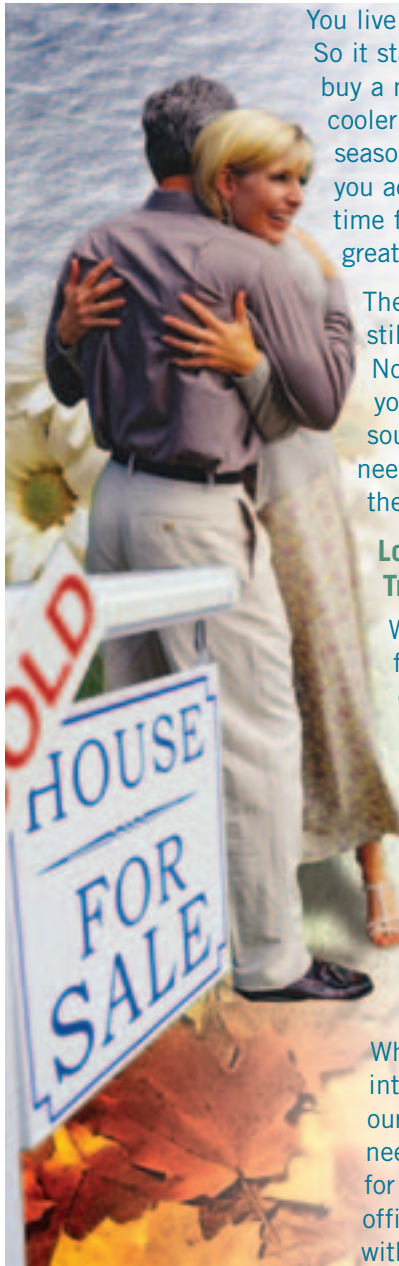
Just sign up online today at www.seaboardfcu.com and see how easy we just made your day.

Bill payer is free with e-statements!*

*Bill Payer is free when you sign up for e-statements. Without e-statements, Bill Payer is \$2.50 per month.



Any Season is Great for Home Buying



You live in your home four seasons of the year, right? So it stands to reason that you could be looking to buy a new home all year round, too. Don't let the cooler weather hold you back. Fall is just as great a season for house-hunting as any other. In fact, if you act quickly, you may be in your new home in time for the year-end holidays. How's that for a great gift to the family?

The best news of all is that mortgage rates are still low... the lowest they've been in decades. Now is a great time to let Seaboard FCU assist you with buying a new home. We are a great source of low-rate mortgages to meet your needs. Not only that, but you know you will get the excellent service you expect from us.

Looking for Early, Extra Holiday Cash? Try Refinancing!

We also refinance existing mortgage loans from other lenders. Do yourself a favor and check with us about how we can save you over your present mortgage.

We specialize in offering a simple way to get a mortgage with competitive pricing, professional assistance, hassle-free processing and fast approvals.

- Fixed-Rate Mortgages with terms of 10, 15, 20 and 30 years.
- Refinancing opportunities

Whether you are looking to purchase a home or interested in refinancing your existing mortgage, our mortgage service has the solutions you need. For our current rates and fees, or to apply for a mortgage, simply call either the Bucksport office or the Ellsworth branch and ask to speak with a Mortgage Specialist.

Phony E-mails Are 'Phishing' for Your Identity

On-line scam wants your personal information

Consumers who use e-mail have yet another scam to watch out for. Fake e-mails purporting to come from your financial institution or credit card issuer ask you to "confirm" your account number and other specific data under the guise of updating their records. This is known as "phishing." The objective is to fish for your personal information in order to steal your identity. And just about everyone knows the disaster that can happen after that.



These e-mails are official-looking messages that are designed to trick you into divulging your financial and personal information, such as account numbers, passwords, user IDs, Social Security number and similar data linked to your personal, financial life. Such messages may even look like they're coming from Seaboard. **Keep in mind that we would never ask you for any kind of confidential or financial information by e-mail.**

Need Greater Savings?

We have great rates for you!



Money Market Accounts
4.07% APY

12 Month Certificate
5.12% APY



SCORECARD POINTS FOR LOANS

You already know that you can redeem your Visa Scorecard points for gift certificates, merchandise, airline tickets and other travel incentives. But did you know that you can lower your consumer loan rates as well? We'll lower your loan rate by 0.25% to 1%, depending on the number of points redeemed (real estate loans are excluded). Ask your loan officer how you can save money today.

Student Loan Workshop

Thursday October 26th, 2006 at the Bucksport office 4:30 pm to 6:30 pm

Attend our workshop to answer any questions you may have on upcoming 2007 college tuition.

FISC, who services our student loan portfolio, will guide you through all aspects of student loan financial aid, ranging from grants and scholarships, to work study programs and internships. They will also walk you through student and parent loan programs. Remember it's never too early to start making plans for your child's funding process for higher education.

What's New on the Bulletin Board?



Inactivity Fee

An inactivity fee of \$6.00 is assessed on any account that has not had activity during a calendar year. If you have not used your account yet this year, you have until December 31, 2006 to make a withdrawal or deposit in any amount to avoid the fee.

Change of Address

To ensure you receive your statements, tax documents and other Credit Union information it is important that we have your correct address on file. To help protect your account information all address changes must be in writing and signed by the member. If your address is outdated, please ask for a change of address form the next time you are in or give us a call to have one mailed to you. Thank you for your help in keeping our records updated.

Animal Control-Building Access Policy

To help prevent injury or harm to credit union members and employees, no animals shall be allowed inside credit union facilities unless medically necessary to assist with sight, hearing, etc.

Bake Sales for Ending Hunger in Maine

October 26th in the Bucksport Office lobby

November 23rd the annual Thanksgiving Pie Sale also held in the Bucksport office



Charting a course for
your financial futureSM

Bucksport Office Hours

Lobby

Monday–Friday
8:00 A.M. to 4:30 P.M.

Drive-Up

Monday–Wednesday
8:00 A.M. to 4:30 P.M.
Thursday
7:30 A.M. to 6:00 P.M.
Friday
8:00 A.M. to 5:00 P.M.

Ellsworth Office Hours

Lobby

Monday–Friday
8:00 A.M. to 4:00 P.M.

Drive-Up

Monday–Friday
8:00 A.M. to 4:30 P.M.

Holiday Closings

Columbus Day

Monday, October 9

Thanksgiving Day

Thursday, November 23

Christmas Day

Monday, December 25

New Year's Day

Monday, January 1, 2007

2006 Board of Directors

Tony Manzo, *Chair*
Dorian Jacobs, *Vice-Chair*
Alan "AJ" Johnson,
Secretary / Treasurer
Ralph Gonzales
Phyllis Daniels
Lance Raymond
Basil Staples

2006 Supervisory Committee

Jim Duplessis, *Chair*
Derek King
Wendy Haslam

Management

Kyle Casburn, *President/CEO*
Mac Roach, *VP Lending*
Lonnie SanAngelo, *VP Info. Systems*
Dan Kelley, *VP Finance/Operations*

Credit Union Statistics

As of August 31, 2006

Assets \$75,956,865
Shares \$58,542,641
Loans \$66,524,280
Members 9,864

Rate Board Current rates as of September 30, 2006

Share Certificates

Maturity	Rate	APY*
3 Months	4.10%	4.18%
6 Months	4.50%	4.59%
12 Months	5.00%	5.12%
18 Months	5.05%	5.17%
24 Months	5.10%	5.22%
36 Months	5.10%	5.22%
48 Months	5.10%	5.22%
60 Months	5.10%	5.22%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	4.10%	4.18%
6 Months	4.50%	4.59%
12 Months	5.00%	5.12%
18 Months	5.05%	5.17%
24 Months	5.10%	5.22%
36 Months	5.10%	5.22%
48 Months	5.10%	5.22%
60 Months	5.10%	5.22%

Share Accounts

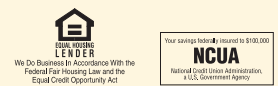
	Rate	APY*
Share Savings	1.00%	1.00%
Share Drafts . .	0.50%	0.50%
Money Markets	4.00%	4.07%
Clubs	1.00%	1.00%
IRA	4.00%	4.07%

* Annual Percentage Yield
** Annual Percentage Rate
Rates subject to change.

Loans as low as

Type	Term	APR**
New Auto	6 Years	5.20%
Used Auto	5 Years	6.20%
Motorcycles . . .	5 Years	6.95%
RVs	12 Years	6.95%
Share Secured	5 Years	4.00%
Equipment	12 Years	8.65%
Mobile Home . . .	12 Years	9.40%
Signature	5 Years	10.40%
Open End Line of Credit . . .		13.00%
Visa® Gold		8.90%
Visa Classic		11.90%
Home Equity-Fixed (10 Years)		8.50%
Home Equity Line of Credit		8.00%
Mortgage Rates		
10 Year		6.75%
15 Year		7.25%
20 Year		7.50%
30 Year		7.50%
Land, Camps (12 years)		8.25%
Student Loans, Stafford		5.04%
Student Loans, Plus		6.44%

Italics denote change from last newsletter



Trick or Treat with MONTY MOOSE

Tuesday, October 31st from 3:00 pm till 4:30 pm

The most lovable moose in Maine will be handing out treats to all of our little ghouls and goblins at the Bucksport office.



Santa and Monty Moose will be here on December 7th at the Bucksport office from 3:00 pm till 4:30 pm, so get your wish list ready kids and come visit with Santa and Monty.