



# Seaboard SHARES

A Quarterly Publication  
for Members of Seaboard  
Federal Credit Union

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*Charting a course for  
your financial future<sup>SM</sup>*

## Summer Travel Starts with a New or Used Auto

When you're ready to look for a new or used car, there are many reasons for coming to your credit union first.

- We can give you the **best rates** available on your loan.
- We can offer you **personal service** in analyzing your budget and helping you determine your total financing amount and what you can comfortably afford to pay each month.
- We can **pre-approve** you for a specific loan amount.
- We can offer **credit disability and life insurance** for protection.
- **Gap Protection** coverage.
- Convenient on-line **Bill Payer**.
- We can set up **payroll deductions** for making payments, so you'll never have to worry about paying on time.



**Rates as low as: New 5.20% APR\*, Used 6.20% APR\***

\*Annual Percentage Rate.



## New or Used RV Loans As Low As 6.20% APR

Our rates are unbeatable and for a limited time, June 1–September 1, 2007, we will be offering:

- **Rates as low as 6.20% APR on new and used RVs for up to ten years**
- **Motorcycles and ATVs as low as 6.20% APR new and used up to five years**

If a boat, camper, motorcycle or ATV are in your summer fun plans, see us for a great low rate on your financing.

We also offer 15-year terms at competitive rates as well.

## Seaboard Services

### Deposit Products

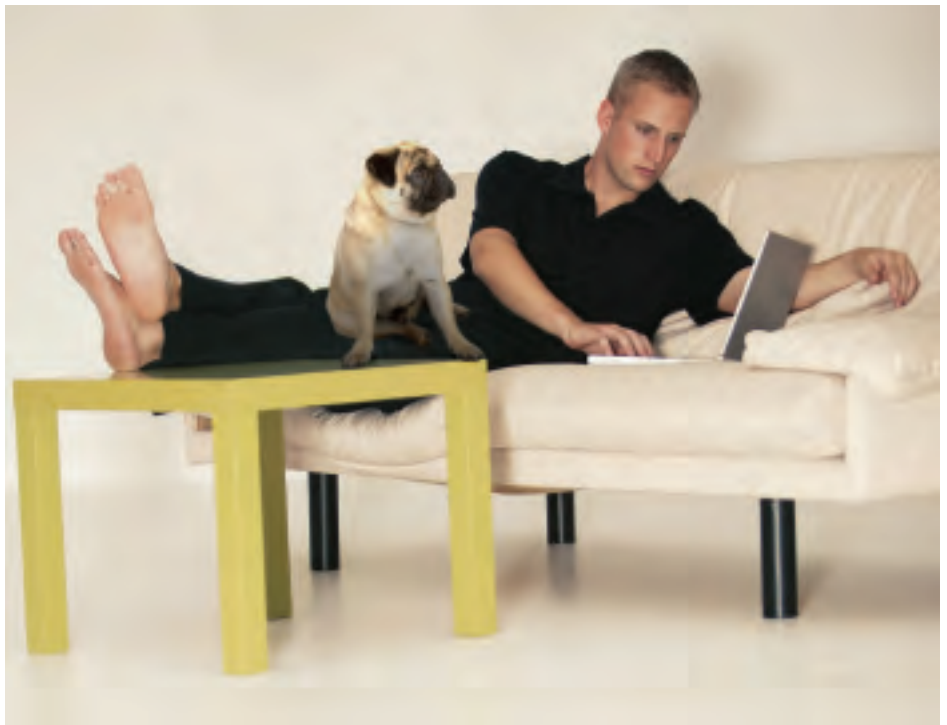
- Share Accounts
- Share Draft (Checking) Accounts
- Business Accounts
- Money Market Accounts
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Retirement Certificates
- Club Accounts
- Monty Moose Youth Savers Club
- Visa® Check Card
- Visa Gift Card

### Loan Products

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

### Member Services

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



## Sign up for Bill Payer Now and Win!

For a limited time, July 1 through September 1, 2007, we will be running a special on our convenient Bill Payer service. For every bill paid with Bill Payer, we will enter you in a drawing to win a Visa® Gift Card valued at \$100.00 to spend however you would like.\*\* So if you are already a Bill Payer user or want to get in on the convenience of this great service, start paying those monthly bills on line and see how much more free time you will have using Bill Payer.

When you pay your bills online, you'll enjoy....

- More time.
- More control.
- More peace of mind.
- More money saved.

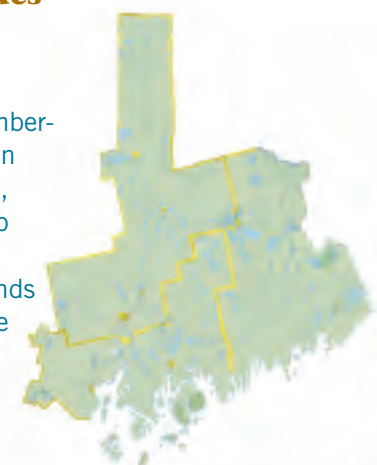
Bill payer is **FREE** with e-statements!\* It's easy to sign up! Apply on line today at [www.seaboardfcu.com](http://www.seaboardfcu.com).

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

\*\*Employees of SFCU, Board of Directors and immediate family members are not eligible.

## Field of Membership Now Includes Hancock, Penobscot, Waldo and Washington Counties

We are proud to now include in our field of membership Hancock, Penobscot, Waldo and Washington counties. By expanding the field of membership, we also expand the benefits and opportunities to existing members and new members. So shake that family tree and tell your neighbors and friends who live, work, worship or attend school in those counties that they can now join Seaboard Federal Credit Union.



## Changes to the Management Team

Malcolm (Mac) Roach, our Vice President of Lending, will be heading off to retirement this summer. We wish him a fond farewell and thank him for his 12 years of dedication and service to Seaboard Federal Credit Union. Best wishes to Mac and his wife Marilyn from the staff, Board of Directors and members.



Mac Roach

### Welcome Bill Crawford.

Bill joined Seaboard in April as Vice President of Lending and will be located in our Bucksport Office. Bill has 16 years of banking experience, the last seven years in the credit union community. Bill earned his BS in Business/ Public Administration from the State University of New York at Utica, and holds a degree from the New England School of Banking. Bill and his wife Maia live in Winterport.



Bill Crawford

## What's New on the Bulletin Board?



### 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, share and certificate loans are excluded). Ask your loan officer how you can save money today.

### HSAs (Health Savings Accounts)

Health Savings Accounts are the new kids on the block. Established in 2004, these accounts have been equated with IRA accounts, in that the plans are established and funded by individuals, the contributions are tax deductible under most circumstances, and any unused funds can remain in the account and accumulate interest. For more information, visit [www.ustreas.gov/offices/public-affairs/hsa](http://www.ustreas.gov/offices/public-affairs/hsa).

### Board of Directors

Congratulations to Tony Manzo and Phyllis Daniels who were recently re-elected board directors. All other officers remain the same. We wish to extend our thanks for their dedication to the credit union.

## Services Spotlight: Visa Gift Card

Visa® Gift Cards are stored value cards that can be used like a credit card at any merchant accepting Visa. Send cards to family or friends who want the option to shop anywhere they choose. Or why not buy one for yourself, too, when you don't want to carry a lot of cash with you. Look how we just made gift giving easy for you!



## 2007 Scholarship Winners

Each year, your Credit Union offers scholarships to help students pursue their education dreams. Seaboard Federal Credit Union is pleased to present the 2007 scholarships to the following high school graduates and college students:

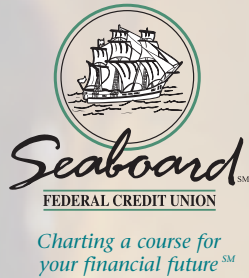
- Jennifer Murauckas Chase, University of Maine in Farmington
- Cory M. Davis, University of Maine in Orono
- LeeAnn Grindle, University of Maine
- Joshua Jameson, University of Southern Maine

## The Maine Advantage Educational Loan Program

**Paying for college can be tough, but we are here to help.**

Seaboard Federal Credit Union participates in this program. Please remember to use our Lender Code when filling out your Stafford and Plus loan applications (**Lender Code 805800**). This will insure that Seaboard is your preferred choice for a lender when you are seeking education loans.





**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**

- Independence Day**  
Wednesday, July 4
- Labor Day**  
Monday, September 3
- Columbus Day**  
Monday, October 8

**2007 Board of Directors**

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

**2007 Supervisory Committee**

Jim Duplessis, *Chair*  
Wendy Haslam, *Secretary*  
Joe Lynch

**Management**

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

**Credit Union Statistics**

As of May 31, 2007  
**Assets** . . . . . \$81,339,300  
**Shares** . . . . . \$71,782,300  
**Loans** . . . . . \$60,198,700  
**Members** . . . . . 9,940

**Rate Board** Current rates as of June 15, 2007

**Share Certificates**

Maturity	Rate	APY*
3 Months . . . .	4.10%	4.18%
6 Months . . . .	4.75%	4.85%
12 Months . . . .	4.90%	5.01%
18 Months . . . .	4.90%	5.01%
24 Months . . . .	4.90%	5.01%
36 Months . . . .	4.90%	5.01%
48 Months . . . .	4.90%	5.01%
60 Months . . . .	4.90%	5.01%

**IRA Share Certificates**

Maturity	Rate	APY*
3 Months . . . .	4.10%	4.18%
6 Months . . . .	4.75%	4.85%
12 Months . . . .	4.90%	5.01%
18 Months . . . .	4.90%	5.01%
24 Months . . . .	4.90%	5.01%
36 Months . . . .	4.90%	5.01%
48 Months . . . .	4.90%	5.01%
60 Months . . . .	4.90%	5.01%

**Share Accounts**

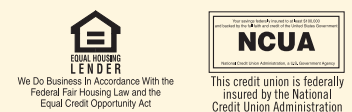
	Rate	APY*
Share Savings	1.00%	1.00%
Share Drafts . .	1.00%	1.00%
Money Markets	4.00%	4.07%
Clubs . . . . .	1.00%	1.00%
IRA . . . . .	4.00%	4.07%

\* 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 . . . .	6.20%
RVs . . . . .	15 Years . . . .	7.45%
Share Secured	15 Years . . . .	4.00%
Equipment . . . .	15 Years . . . .	8.90%
Mobile Home . . .	15 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-Fixed (5 Years)		6.50%
Home Equity Line of Credit		8.25%
Mortgage Rates		
10 Year Fixed . . . . .		7.00%
15 Year Fixed . . . . .		7.00%
20 Year Fixed . . . . .		7.50%
30 Year Fixed . . . . .		7.75%
Land, Camps (15 years) . . . .		8.25%
Student Loans, Stafford . . . .		5.30%
Student Loans, Plus . . . . .		7.00%

*Italics denote change from last newsletter*



**Coming Soon: Shared Branching**

Your credit union is always looking to enhance member products and services. Be on the lookout towards the end of summer for Seaboard FCU to be a partner in shared branching.

With this new product, you will be able to do your Seaboard transactions at 42 credit union locations right here in the state of Maine. But Maine is not the only state that participates in this great service—there are thousands of credit unions nationwide in this network. You will be able to do account deposits, cash and check withdrawals, transfers between accounts, loan payments, cash advances and balance transfers. We will keep you updated as this new service becomes available.

