



## Access Power Line Home Banking with Your Mobile Phone!

Manage your finances anytime from anywhere without traveling to a branch or being tied to your computer. When you are on the road, at a sporting event, or just out hiking... Mobile Banking allows you to:



Scan here to log into Mobile Banking

- Check your account balances
- Perform BillPay
- Change your password
- Transfer funds
- Change your e-mail address

You can access Mobile Banking from any Internet-enabled mobile phone.\*

\*Note: The device must have an Internet connection.

### We now offer Quicken® for your personal finance use.

Discover how Quicken® Personal Finance Software can help you collect and consolidate financial information directly from Seaboard FCU. Now it's easy to see your finances your way, instantly.



- Save time and money at tax time
- Pay your bills on time
- Forecast your cash flow
- Create and follow a budget
- Get instant insights into your spending
- Create a plan to reduce your debt
- Be sure charges, payments and deposits are accurate
- Save more money

### And wait, there is still more to come this year!!

Look out for a new service coming your way. Check Imaging will be here this Spring.

With this new service you will be able to access images of your cleared checks whenever you need them!

- Secure SSL encryption
- Quick and easy
- View both front and back images
- Use for valid proof of payment and to balance your account
- Print from your home computer or save to your hard drive

# SEABOARD SHARES

A Quarterly Publication for Members of Seaboard Federal Credit Union

## Start the New Year off right with a Mortgage from Seaboard FCU and you will see why your credit union is the smart place for your money

**NOW IS THE TIME:  
RATES ARE AT RECORD LOWS**

**3.50% APR\***

This may be the best time ever to refinance your home mortgage at Seaboard FCU. We have mortgage rates as low as 3.50% APR\*.

Here at Seaboard we offer a full line of mortgage products from a refinance to a purchase and let's not forget Home Equity loans and Home Equity Lines of Credit with both fixed rates and interest rates as low as 3.50% APR\*.

Let our experienced staff fill your mortgage needs. They can guide you effortlessly through the process and you'll wonder why you waited so long.

Call, stop by or email us at any of our locations about your mortgage and let's start putting green back in your pocket. You will see why Seaboard is *The smart place for your money.*

\*Annual Percentage Rate



# What's New on the Bulletin Board?

## Cookbooks still available for Ending Hunger in Maine

We have our *Seaboard – Cooking Up A Storm* Cookbook at all three locations. Proceeds from the sale go to the Maine Credit Unions' Campaign for Ending Hunger. The price of the cookbook is only \$8.00; all recipes were submitted by members of Seaboard FCU.

## 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-Secured, and Certificate Loans are excluded). Ask your loan officer how you can save money today.

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.

## Scholarship Money

Seaboard Federal Credit Union is pleased to offer (5) scholarships worth \$1,000.00 each to eligible students who are continuing their education at any

## UChoose Rewards®



With UChoose Rewards, you choose where to shop and what to get for all the points you earn. Most rewards programs have limited options on where to shop, and it takes forever for your points to accumulate. UChoose Rewards changes all of that. You have access to hundreds of retailers where you earn big rewards, and there are millions of redemption choices! Watch your points add up each and every time you shop with your Seaboard FCU Debit Card.

### How does it work?

Shop and your points accumulate:

- Earn (1) point for every \$2.00 each time you use your Visa® debit card and sign for your purchases.
- Plus, earn additional points by shopping at participating retailers in-store or online at [www.uchooserewards.com](http://www.uchooserewards.com).

It's that easy! The more you shop, the more points you earn!

## Going some place warm this winter?

Visit any credit union across the country that displays the swirl logo and easily access your accounts. More than 4,400 credit unions nationwide enable you to perform your financial transactions at your convenience, and that allows you to kick back and enjoy your trip. After all, that is what a vacation is all about, relaxing!



Each of the Credit Union Service Centers display the swirl logo. All you need to do is present your account number with a valid photo ID, and a member service representative will help you transact your business: deposits, withdrawals, transfers, balance inquiries, or statement printouts.\* For a list of participating locations, please visit [www.cuservicecenter.com](http://www.cuservicecenter.com).

\*Some restrictions may apply, based on a location's cash availability. Availability of funds deposited will depend on your credit union's policy. Funds may not be immediately available.



## Home Banking and eStatements go together like...



### It's the perfect companion:

- ✓ Convenient.
- ✓ Fast.
- ✓ Efficient.
- ✓ Secure.
- ✓ Safe.
- ✓ Environmentally Friendly.
- ✓ Free.

It's easy. Go to Your Preferences, eStatement Selections; select Electronic in the drop down and select Change.

Go online and Sign up today! [www.seboardfcu.com](http://www.seboardfcu.com)

Sign up for eStatements and you are automatically entered into a monthly drawing to win **\$25.00\***

\*Some restrictions apply.

Scan here to sign up for eStatements



# 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 2012. Incumbents up for re-election are Bill Cohen and Jim Duplessis.

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.

Directors' 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, NCUA regulations require that new directors achieve financial literacy in understanding the balance sheet and income statement within three 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 Terry Stover for a nomination form.

All nomination forms must be received by 4:30 P.M. on Thursday, January 19, 2012.

## We're Ready to Do Your Auto Financing

Here are a few good reasons for coming to Seaboard FCU for your next auto loan!

- We give you the best rates available on your loan
- We offer you personal service in analyzing your budget and help 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
- In some cases you may finance right at the dealer
- We offer credit disability and life insurance for protection
- Gap Protection coverage
- Route 66 Extended Warranty Mechanical Breakdown Protection
- Convenient on-line Bill Payer
- We have the ability to set up payroll deductions for making payments, so you'll never have to worry about paying on time

Rates as low as New **2.75% APR\***  
Used **3.75% APR\***



\*Annual Percentage Rate. Must meet credit and collateral guidelines set by Seaboard Federal Credit Union.

## We offer Business Deposit & Loan Products

Seaboard offers a full line of business deposit products and services including:

• Checking (Share Draft) Accounts • Savings (Share) and IRA Accounts  
• Visa® Check Card • Share Certificates of Deposit • Money Market Accounts  
• Merchant Credit Card • Home Banking and Bill Payer Processing/PowerPay

**We also offer businesses the following loan products:**

• Business Real Estate Loans • Visa® Lines of Credit • Business Lines of Credit  
• Business Equipment and Vehicle Loans

Give us a call and we will be happy to discuss your business opportunities with Seaboard FCU.



### 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
- Personal Loans
- Consolidation Loans
- Recreational Vehicle Loans
- Share-Secured Loans
- Business Loans
- PowerPay

#### Member Services

- Visa Travel Money Cards
- Power Line Home Banking
- Bill Payer
- Mobile Banking
- Quicken®
- 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



## RATE BOARD

Current rates as of 12/15/2011

### Share Certificates

Maturity	Rate	APY*
3 Months	0.25%	0.25%
6 Months	0.40%	0.40%
12 Months	0.50%	0.50%
18 Months	0.75%	0.75%
24 Months	0.85%	0.85%
36 Months	1.50%	1.51%
48 Months	1.70%	1.71%
60 Months	2.00%	2.02%

### IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.25%	0.25%
6 Months	0.40%	0.40%
12 Months	0.50%	0.50%
18 Months	0.75%	0.75%
24 Months	0.85%	0.85%
36 Months	1.50%	1.51%
48 Months	1.70%	1.71%
60 Months	2.00%	2.02%

### Share Accounts

	Rate	APY*
Share Savings	0.15%	0.15%
Share Drafts	0.00%	0.00%
Clubs	0.15%	0.15%
IRA	0.40%	0.40%
Money Markets	0.40%	0.40%

## Rates as low as

Type	APR**
New Auto	2.75%
Used Auto	3.75%
Motorcycles	4.25%
RVs	5.50%
Share-Secured	3.15%
Equipment	7.50%
Signature	10.40%
Open End Line of Credit	13.00%
Visa® Gold	8.90%
Visa® Classic	11.90%
Home Equity-Fixed (5 Years)	4.00%
Home Equity-Fixed (10 Years)	5.00%
Home Equity-Fixed (15 Years)	6.50%
Home Equity Line of Credit reset quarterly	3.50%
Mortgage Rates	
10 Year Fixed	5.114%
15 Year Fixed	4.830%
20 Year Fixed	4.830%
30 Year Fixed	5.423%
Land (15 years)	8.560%
Adjustable ARM***	3.629%
Camps/Seasonal.... (15 years)	7.560%

*Italics denote change from last newsletter*  
 \*Annual Percentage Yield \*\*Annual Percentage Rate  
 \*\*\*Resets every 5 years at one year treasury plus 3.50%. 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.  
 Other adjustable rates and resets available.

# 2011 Charitable Activities

We're proud to support the Maine Credit Unions' Campaign For Ending Hunger. With bake sales and other fundraisers, we've been able to raise money for this worthwhile cause in 2011 with the generosity of you, our members.

- Ending Hunger in Maine \$5,158.00
- In addition to monetary donations, the Credit Union staff distributes Thanksgiving baskets to four area families.
- Five area food pantries in the counties we serve each received a check for \$759.43 to purchase food. These funds are derived from the monies raised the previous year for the Ending Hunger Program.



**SEABOARD**  
 FEDERAL CREDIT UNION

*The smart place for your money*

[www.seaboardfcu.com](http://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  
 P.O. Box 6359  
 Hermon, ME 04402  
 207-848-9995

PS24: 469-7724

800-639-2206



We Do Whatever It Takes to Help You Succeed. With the Federal Fair Housing Law and the Equal Credit Opportunity Act.



### Bucksport Office Hours

#### Lobby

Mon.-Fri.: 8:00 A.M. to 4:30 P.M.

#### Drive-Up

Mon.-Wed.: 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

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.  
 Saturday: 8:00 A.M. to 12:00 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.

### 2012 Board of Directors

Tony Manzo, Chair  
 Alan "AJ" Johnson, Vice-Chair  
 Basil Staples, Secretary/Treasurer  
 Wendy Haslam  
 Jeff Kneeland  
 William Cohen  
 Jim Duplessis

### 2012 Supervisory Committee

Joe Lynch, Chair  
 Susie Farrar, Secretary  
 Mark Burse

### Management

Kyle Casburn, President/CEO  
 Lonnie SanAngelo, VP Operations  
 Jeremy Daigle, VP Lending  
 Dan Kelley, VP Finance, CFO, CCO  
 Richard Cole, Branch Manager  
 Lisa Fogg, Branch Manager

### Holiday Closings

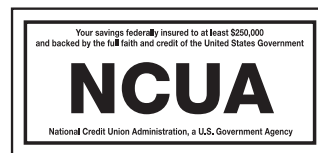
Martin Luther King, Jr. Day  
 Monday, January 16, 2012

Presidents' Day  
 Monday, February 20, 2012

### Credit Union Statistics

As of November 30, 2011

Assets . . . . . \$101,223,000  
 Shares . . . . . \$79,435,600  
 Loans . . . . . \$91,742,000  
 Members . . . . . 11,892



This credit union is federally insured by the National Credit Union Administration