

Individual Retirement Accounts

Traditional, Rollover, Roth IRAs and Coverdell ESAs

Description

A tax-deferred savings plan.

Log on to www.seboardfcu.com for current IRA account rates and fees.

Qualifying Requirements

- Must be a Credit Union member.

Benefits

- You may be able to defer taxable income, which reduces your income tax liability.
- No annual maintenance fees.
- Payroll deduction is a convenient way to make deposits.
- Earns a higher rate of interest than regular shares. Dividends might also be tax deductible.
- May be tax deductible for most members.

Features

- You have a choice of variable certificate IRAs or regular IRAs.
- Dividends are accrued daily and compounded monthly.
- Available IRA choices:
 - Traditional IRA
 - Rollover IRA
 - Roth IRA
 - Coverdell ESA
- IRAs may not be used as collateral for a loan.
- Contact your tax consultant for benefit advice.



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

Main Office

177 Main Street · P.O. Box G · Bucksport, ME 04416
207-469-6341 · 800-639-2206
PS24: 469-7724 ° 888-688-0077
www.seboardfcu.com

Office Hours

Lobby - Monday–Friday - 8:00 A.M. to 4:30 P.M.
Drive-Up - Mon., Tues., 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

200 Main Street
P.O. Box 115
Ellsworth, ME 04605
207-667-8285

Office Hours

Lobby
Monday–Friday
8:00 A.M. to 4:30 P.M.

Drive-Up

Monday–Friday
8:00 A.M. to 4:30 P.M.

Hermon Office

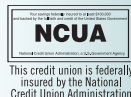
2410 Route 2
Hermon, ME 04401
P.O. Box 6359
Hermon, ME 04402
207-848-9995

Office Hours

Lobby
Monday–Friday
8:00 A.M. to 4:30 P.M.
Saturday
8:00 A.M. to 12:00 P.M.
Drive-Up
Monday–Friday
8:00 A.M. to 4:30 P.M.
Saturday
8:00 A.M. to 12:00 P.M.

Proudly serving Hancock,
Penobscot, Waldo and
Washington Counties with
today's most advanced
financial services.


**CREDIT UNION
SERVICE CENTERS.**
The Member-Friendly Financial Network



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



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Rev. 4/08



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

www.seboardfcu.com

Savings

Short and Long Term Savings (Share) Certificates

Description

A high yield, fixed rate investment account.

Qualifying Requirements

- Must be a Credit Union member.
- Minimum deposit of \$500.

Benefits

- With a fixed rate, you are guaranteed dividends even if rates go down.
- The rates are higher than regular accounts.
- May be used as collateral for a loan.
- Insured through NCUA up to at least \$100,000.*
- IRA Certificates insured through \$250,000.*

Features

- Terms are available from 90 days through 5 years. Choose the term that fits your needs.
- Dividends are accrued daily and compounded monthly.
- You have a choice of where dividends are to be distributed; they can remain in the certificate, be paid to another account, or received in a monthly check.
- Early withdrawal penalties apply.
- Check our web site for rates: www.seaboardfcu.com

Money Market Savings Accounts

Description

A high yield savings account. Contact Member Services for current rates.

Qualifying Requirements

- Must be a Credit Union member.
- \$2,500 minimum deposit.

Benefits

- Competitive rate of return.
- Insured through NCUA up to at least \$100,000.*
- May be used as collateral for a loan.
- Statement available quarterly via mail or online.

Features

- No penalty for withdrawals.
- Dividends are accrued daily and compounded monthly.
- Limited to six withdrawals per month.

* See a Member Service Representative for detailed NCUA Insurance Information.

Holiday and All Purpose Clubs

Description

A savings account which helps you budget for upcoming expenses.

Qualifying Requirements

- Must be a Credit Union member.

Benefits

- Funds deposited earn dividends from day of deposit.
- Insured through NCUA up to at least \$100,000.*
- No monthly service charges.
- Payments can be made easily through payroll deduction.
- Peace of mind, knowing money will be there when you need it.
- No penalty for early withdrawal. However, a new Holiday Club cannot be opened until the following year.
- Flexible payment schedule lets you choose the amount to deposit and terms to suit your financial position.

Features

- Dividends are accrued daily and compounded monthly.
- Holiday Club funds are deposited to your share account September 30.
- All Purpose Clubs do not get a check. You may withdraw anytime and there is no minimum balance requirement.

