



ENDING HUNGER CAMPAIGN LUNCHEON CELEBRATES RECORD-BREAKING \$792,900.68 RAISED IN 2018

Representatives from credit unions from across the state gathered at the Harraseeket Inn in Freeport on February 12 for the annual luncheon celebrating the conclusion of the Maine Credit Unions' 2018 Campaign for Ending Hunger. A record-breaking \$792,900.68 was raised in 2018, over \$50,000 more than the total raised in 2017!

While fundraising is a major component in assisting with ending hunger in Maine, the impact that credit unions are making goes beyond fundraising alone. Collaboration, financial education, workforce development, community outreach, and microbusiness growth are also areas that help connect the dots.

"Giving money is really important and we've done a phenomenal job of raising money over the years," stated Todd Mason, President of the Maine Credit Union League. "To solve the real problem of hunger takes more than just money. It takes time, and it takes your talents as well."



**CAMPAIGN FOR
ENDING
HUNGER**
MAINE CREDIT UNIONS



A fun way to save, spend, and give.

Zoe's Club
Saving Money With Style

Open a Zoe Youth Account today!

ZOE'S CLUB – OUR NEW YOUTH CLUB IS HERE

Seaboard FCU is excited to present our new savings and Financial Literacy Club for our members age 0-17. Zoe's Club will help children understand the importance of **Saving Money, Spending Money Wisely and Giving Back to their communities.**

Stop by one of Seaboard's branches in Bucksport, Ellsworth or Hermon and open a Zoe's Club account today! If you liked Monty Moose you're going to LOVE Zoe's Club Saving Money with Style. We will honor your saved Moose Bucks and will give you a new Zoe's Club Card at account opening.

Zoe is planning our next cookbook, *Zoe Helps End Hunger in Maine*, due out in late summer. Zoe is looking for recipes that kids and teens like to make and eat. Please submit to jdorr@seaboardfcu.com. Zoe would also like any special treat recipes you may make for your pets that she can include in the cookbook. All proceeds of the cookbook will go towards Maine Credit Unions Campaign for Ending Hunger.

SAVE THE DATE FOR OUR 1ST ZOE EVENT

Mark your calendars for June 8 from 10 A.M. to noon. We are having a Rabies Clinic at our Bucksport Office. Dr. Mark Hanks, DVM of Kindred Spirits of Orrington, will be on hand to vaccinate our four-legged friends. The cost of the vaccination is \$15.00. All proceeds will go towards the Bucksport Animal Shelter. More details to come! We will be posting updates on our website www.seaboardfcu.com and on our Facebook page.

RATES AS LOW AS
3.50%
APR
FOR 15 MONTHS

WITH EVERY HOME EQUITY PRODUCT OPENED*, YOU WILL BE ENTERED FOR A CHANCE TO
WIN \$50
HOME IMPROVEMENT GIFT CARD!!!!

BRING IT ON.
BRING ON SUMMER & HOME IMPROVEMENTS!!

SEABOARD
FEDERAL CREDIT UNION

SCHOLARSHIP MONEY

Seaboard FCU is pleased to offer five \$1,000 scholarships to eligible students who are continuing their education at a 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.

MAKE SHARED BRANCHING PART OF YOUR SPRING BREAK PLANS

Planning for a Spring Break trip? Whether it is a family vacation or a warm weather week with the girls, Shared Branching is an easy way to help your trip go smoothly. Seaboard FCU and the Shared Branch network mean that, near or far, you will never be without access to your account. Shared Branching opens doors to thousands of other credit unions, with over 160 locations in Maine and over 5,700 across the country. You can conduct all your transactions wherever you go—just like you do at Seaboard FCU.

With more branches than any single bank in Maine, Shared Branching is a simple solution to any account access challenge, whether you need quick cash for a day at the beach, or a road trip takes an unexpected turn! Visit co-opcreditunions.org/locator/ to check out the many Shared Branch locations in Maine or across the nation, and enjoy a worry-free Spring Break!

DEBT PROTECTION FOR LOANS

Seaboard can offer you disability, life and unemployment protection on your loans. Ask a loan officer how we can help today!

BOARD ELECTIONS

In accordance with the bylaws of Seaboard Federal Credit Union, the Secretary wishes to communicate two openings on the Board of Directors. The Nominating Committee has selected the following candidates:

- **Wendy Haslam**, a Systems Integration Specialist at Maine Maritime Academy and former 13-year employee at Verso Paper. Wendy has served as a Seaboard FCU director for 9 years. Wendy previously was a member of Seaboard FCU's Supervisory Committee for 4 years, and was a past Chair. She has a BS in Computer Engineering and a MBA from the University of Maine.
- **Tony Manzo**, a Controller at Old Town Canoe and former 17-year employee of Verso Paper. Tony has served as a Seaboard FCU director for 16 years and has acted as Chair for 12 years. Tony previously was a member of Seaboard FCU's Supervisory Committee for 6 years, acting as Chair for 5 years. He has a BS in Business Administration and MBA from the University of Maine.

Nominations for the vacancies were available by petition. However, there were no petitions submitted to the Nominating Committee. Per the bylaws, voting will not be necessary as there is only one candidate for each open seat.



ANNUAL MEETING SAVE THE DATE!

Date: Friday, April 26, 2019

Time: 6:00 P.M.

Location: Bucksport Performing Arts Center
Bucksport Middle School
100 Miles Lane

INDIRECTLY YOURS: YOUR NEXT AUTO LOAN

If there's one thing members want from their credit union, it's convenience. That's why so many credit union members sign up for checking with debit services, direct deposit, telephone and online banking, e-statements and online bill pay, among other services. These all make handling day-to-day finances simple, easy and almost effortless.

But wait. There's actually one more convenient service you might not be aware of. While you may already know that you'll get your best auto loan rate from your credit union, did you also know that you don't even have to set a foot in the credit union door to apply and be approved? That you could choose the vehicle of your dreams and take care of your financing right at the dealership? How convenient is that?

Seaboard FCU has partnered with a number of auto dealerships in our area to help you finance your next vehicle purchase on the spot—convenient one-stop shopping! It's hassle-free, quick and convenient. Best of all, you know you'll get the best rate you possibly can because Seaboard FCU is lending you the money. That makes the deal not only convenient, but also safe, secure, and trustworthy.

How It Works

Simply shop at any one of the dealerships we have partnered with. Tell the salesperson that you're a member of the Credit Union and that you want your loan from us. The sales person will process the paperwork and send us your loan request. After we receive your application, we will give you an answer as soon as possible. What's more, your loan can even be approved while you're still at the dealership!

Not only is the loan process made easy and quick, but you also get great credit union financing!

VACATION PLANNING BEGINS WITH TAKING SEABOARD'S VISA® CREDIT CARD



Take your Seaboard Visa® Credit Card along on vacation to earn UChoose points every time you use the Visa® Credit Card and Seaboard Visa® Debit Card. Accumulate points and redeem them for airline tickets, hotel rooms, car rentals, merchandise, gift certificates, or even lower loan rates. Don't have a Seaboard Visa® Credit Card? Contact us today to get your application started, and you'll be earning points in no time.

VISA®
With rates as low as
8.90%
APR

GAP PROTECTION

Will your auto insurance pay off your loan in the event of a total loss or theft?

Probably not. In most cases, your insurance will fall short of covering the full balance of your auto loan at the time of loss, leaving you with a loan balance and no vehicle.

Guaranteed Auto Protection (GAP) can help pay the remaining balance of your auto loan after an insurance payout. Please refer to the GAP Addendum for Terms and Conditions.

THIS IS JOHN
AN EXAMPLE OF GAP COVERAGE AT WORK

JOHN OWES \$15,000 ON HIS VEHICLE
HIS VEHICLE IS TOTALED OR STOLEN!

JOHN'S INSURANCE PAYOUT IS \$10,000
HE STILL OWES \$5,000 ON HIS LOAN

JOHN'S GAP COVERAGE HELPS PAY THE DIFFERENCE
JOHN CAN NOW AFFORD TO REPLACE HIS VEHICLE

A CAR LOAN CAN BE AFFORDABLE

Is there a car loan in your future? We can help! Let us get you into a new vehicle today. Whether it is brand new or new to you, our affordable payments will work great with your budget. If you prefer weekly or bi-weekly payments for better budgeting, we've got just the loan program for you!



RATES AS LOW AS **3.24%**
APR

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
- Monty Moose Youth Savers Club
- 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
- PowerPay

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.seboardfcu.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: 207-469-7724
800-639-2206

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.
Thurs.–Fri.: 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.

HOLIDAY CLOSINGS

Patriots' Day
Monday, April 15

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 3/27/2019

Share Certificates

Maturity	Rate	APY*
3 Months	1.00%	1.00%
6 Months	1.65%	1.66%
12 Months	2.00%	2.02%
18 Months	2.25%	2.27%
24 Months	2.40%	2.43%
36 Months	2.50%	2.53%
48 Months	2.65%	2.68%
60 Months	2.80%	2.84%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	1.00%	1.00%
6 Months	1.65%	1.66%
12 Months	2.00%	2.02%
18 Months	2.25%	2.27%
24 Months	2.40%	2.43%
36 Months	2.50%	2.53%
48 Months	2.65%	2.68%
60 Months	2.80%	2.84%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.80%	0.80%
Money Market	0.80%	0.80%

Loan Type

Rates as low as

Autos	
2018 & Newer	3.24%
2014 – 2017	4.50%
2013 & Older	5.75%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	3.74%
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	4.50%
Home Equity-fixed 10 Year	5.00%
Home Equity-fixed 15 Year	6.00%
Home Equity Line of Credit reset quarterly	5.50%
Mortgage Rates - 10 Year Fixed	3.875%
Mortgage Rates - 15 Year Fixed	4.00%
Mortgage Rates - 20 Year Fixed	4.375%
Mortgage Rates - 30 Year Fixed	4.875%
Land (15 Years)	8.50%
Adjustable ARMs	3.50%
Camps/Seasonal (15 Years)	7.50%

*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.

2019 Board of Directors

Tony Manzo, Chair
Alan "AJ" Johnson, Vice-Chair
Jim Duplessis, Secretary/Treasurer
Wendy Haslam
Jeff Kneeland
Joe Lynch
Don Sorey

2019 Supervisory Committee

Nate Zmek, Chair
Raymond Seamans
Brittni Reed

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 February 28, 2019

Assets \$125,364,300
Shares \$112,485,700
Loans \$91,993,800
Members 12,940

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.



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EQUAL HOUSING OPPORTUNITY