



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

A Quarterly Publication for Members of Seaboard Federal Credit Union

CardValet

PLAY IT SAFE THIS HOLIDAY SHOPPING SEASON!

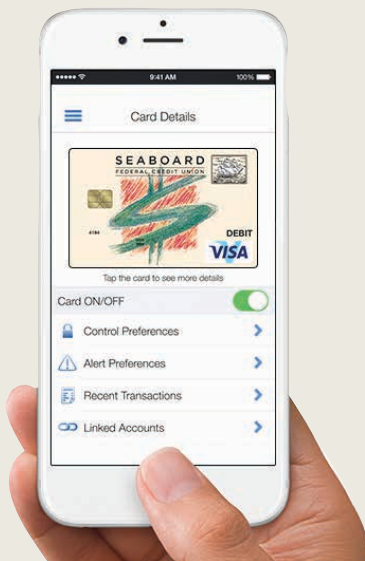
SFCU wants to introduce you to CardValet®, an app that allows you to safeguard your debit card and/or credit card from fraud.

CardValet® allows you to set spending limits, receive customized alerts, and turn your card "on" and "off" from your mobile device — anytime, anywhere.

FEATURES INCLUDE:

- Ability to turn debit or credit cards ON or OFF from your smartphone
- Customized alerts that you set based on transaction amount, merchant type or location
- Receive notification if a transaction is attempted, then denied
- Control spending on multiple, unique cards by setting custom limits — great for parents and businesses!

IT'S SIMPLE! Download CardValet® from GooglePlay™ or the App Store™ to take control of your debit card and/or credit card. Download today!



We'd like to thank our members with DOUBLE REWARD points, 4.99% APR* on Visa Credit card purchases and balance transfers, plus no annual fee!

*Annual Percentage Rate. APR begins 10/1/2019 and ends 12/31/2019. The rate on purchases made after 1/1/2020 will revert back to your standard rate.

CREDIT CARD SECURITY INFORMATION

- A text alert from SFCU warning you of suspicious activity on your card will never include a link. Never click on a link in a text message claiming it's from SFCU. A valid text message will provide information about the suspect transaction and ask the cardholder to reply to the text message with answers such as "yes", "no", "help" or "stop".
- A text message from SFCU will always be from a 5-digit number and NOT a 10-digit number resembling a phone number.
- A phone call from SFCU automated dialer will only include a request for your zip code, and no other personal information, unless you confirm that a transaction is fraudulent. Only then will you be transferred to an agent who will ask questions to confirm that you are the actual cardholder before going through your transactions with you.
- SFCU will **never** ask you for your PIN or the 3-digit security code on the back of your card. Never provide your PIN or security code to anyone.
- Regularly check your account online at <https://onlineaccessplus.com/oa/seaboardfcu/> to see if any suspicious transactions have occurred, but especially if you are unsure about a call or text message you've received. If anything looks amiss, contact the credit union immediately at 800-639-2206.

NOTICE

MEMBERS CHOICE® Debt Protection is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting the credit union.

UPDATE YOUR INFORMATION

If you have moved recently or your phone number has changed, you need to inform the credit union in writing so that we can keep your account updated.

Also, check if the beneficiary is correct on your account. This information was most likely done when you first opened your account and many life events may have changed the status of the information that we have on file.

HAVE YOU TRIED BANZAI?

For several years, SFCU has partnered with Banzai in sponsoring their interactive financial education program for area schools. We are very pleased to announce that we are now sponsors of **Banzai Direct**, making free, web-based financial education available to anyone, anywhere, at any time. Learn about the topics that you care about most, like insurance, retirement, buying a house, taxes, borrowing and credit, budgeting, and much more.

Visit www.seaboardfcu.com and navigate to the "Education" drop-down menu to learn more.



FROM THE DESK OF ZOE



OCTOBER ZOE EVENTS

Saturday, October 26
3:30 PM

- Chili Cook-Off
- Halloween Party
- Sox in the Box

Zoe will be hosting a chili cook-off to benefit the 2019 Maine Credit Unions Campaign for Ending Hunger on Saturday, October 26, at the Bucksport Methodist Church, located at 3 River Road in Bucksport (right next to the credit union).



First prize for the chili cook-off is \$100, second prize \$50, and third prize \$25. There is a \$5 voting entry fee and you will get to take a ceramic bowl home. We will also be having a Halloween party for kids while the grownups vote on the best chili. Have the kids in costume for the Halloween party. The festivities start at 3:30 PM and will end at 6:00 PM with a chili winner crowned. Please visit our website at seaboardfcu.com for more details.

Zoe is also requesting socks again this year for those in need. Please bring in new socks for adults both men and women, teens and the little ones from November 1 through December 9 so that the socks can be delivered in time for the holidays.

YOUR CAR LOAN CAN BE AFFORDABLE



RATES AS LOW AS **2.99%** APR

Are you paying too much for your car? Let us see if we can help! Whether rates are lower since you purchased your car or you aren't sure you got the best interest rate through the dealer, you may be able to save hundreds of dollars by refinancing your car loan with SFCU. Call us or stop by and we'll compare your current interest rate and payments with a SFCU car loan and show you how much you can save. If you're better off keeping your loan where it is, we'll tell you! Here at SFCU our members are our priority and we strive to achieve your best financial life.

*APR does not apply to existing SFCU loans. New money only. \$15,000 borrowed for 36 months at 2.99% APR = payment of \$436.17 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU.

OUTDOOR FUN LOANS

Plan your fun and get an ATV or snowmobile to enjoy during the fall and winter months! Speak to SFCU before you head out to make your purchase. We'll help you get the lowest possible monthly payment and have you enjoying your toy in no time.

Rates as low as
3.49%
APR*



*APR does not apply to existing SFCU loans. New money only. \$8,000 borrowed for 36 months at 3.49% APR = payment of \$234.38 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU.



HELP IS AVAILABLE FOR YOUR HOME HEATING BILLS

It's back: heating season. While visions of fireplaces and cozy blankets are what we want to envision, stress comes with heating your home. SFCU is offering Heating Loans to see you through the home heating season. This loan is available July 1 through March 31, 2020.

2.99% APR*

- Maximum loan: \$4,000
- Terms up to 12 months

4.99% APR*

- Maximum loan: \$8,000
- Terms up to 24 months

Purpose: heating oil, wood, propane, pellets, and even furnace repairs!

*APR does not apply to existing SFCU loans. New money only. Per \$4,000 borrowed for 12 months at 2.99% APR = payments of \$338.77 per month. Per \$8,000 borrowed for 24 months at 4.99% APR = payments of \$350.96 per month. Some restrictions apply. Must meet credit guidelines set forth by SFCU. This offer extends until March 31, 2020.

REFINANCE OR CONSOLIDATE YOUR STUDENT LOANS

Simplify and Save Money! SFCU members can get a lower monthly payment and reduced interest rate when they refinance or consolidate existing private and federal student loans into a single loan.

- Understand your financial wellness so you are more prepared to manage costs of higher education.
- Determine whether borrowing is right for you, and if so, select the loan that meets your needs.



Apply today at seaboardsfcu.com. It's easy, convenient and sensible!

IMPORTANT: If you refinance or consolidate any federal education loans, you will no longer be eligible for the benefits tied to your original loans such as income-based repayment plans, forbearance and deferment options and loan forgiveness programs. When determining what loans (private and federal) you wish to refinance, be sure to weigh the pros and cons of doing so. Federal loans come with some benefits that may or may not apply to you. Some examples of those benefits are loan forgiveness programs for certain professions, the option to postpone payments based on financial hardship, and a wide variety of payment plans. These benefits and protections do not transfer to private loans.

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
- Zoe Youth Accounts
- 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
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

Indigenous Peoples' Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve · Closing at 1:00 PM

Tuesday, December 24

Christmas Day

Wednesday, December 25

New Year's Eve · Closing at 1:00 PM

Tuesday, December 31

New Year's Day

Wednesday, January 1



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 8/31/2019

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	2.99%
2014 – 2017	4.00%
2013 & Older	5.25%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	3.49%
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	4.25%
Home Equity-fixed 10 Year	4.75%
Home Equity-fixed 15 Year	6.00%
Home Equity Line of Credit reset quarterly	5.25%
Mortgage Rates - 10 Year Fixed	3.50%
Mortgage Rates - 15 Year Fixed	3.75%
Mortgage Rates - 20 Year Fixed	4.25%
Mortgage Rates - 30 Year Fixed	4.75%
Land (15 Years)	8.00%
Adjustable ARMs	3.50%
Camps/Seasonal (15 Years)	6.00%

*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 August 31, 2019

Assets \$131,564,800
Loans \$95,779,000
Shares \$117,234,000
Members 12,723

STAY ON TOP OF YOUR CREDIT REPORT

Only one website has been officially authorized to provide free credit reports:

AnnualCreditReport.com

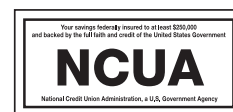
You also can call 877-322-8228, or complete a request form and mail it to:

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.



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY