



A Quarterly Publication for Members of Seaboard Federal Credit Union

Seaboard Federal Credit Union is the smart place for your money!

MONEY MARKET RATE:

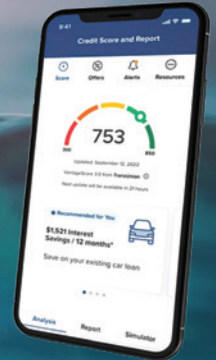
3.56%
APY*

*Annual Percentage Yield. Most current rate as of 4/1/2024. Average monthly balance of \$2,500.00 must be maintained to receive the APY.

Free Credit Score Tracking with

savvymoney®

Sign up in Home Banking!



84TH ANNUAL MEETING NOTICE

APRIL 26, 2024 @ 5:00–5:30 P.M.

**Seaboard Federal Credit Union Lobby
177 Main Street, Bucksport**

No refreshments will be served.

No door prizes. Business meeting only.

Spring is Fun. ATM Fees Are Not.

Spring is here, the flowers are blooming, and the air is feeling warmer. It's time to get out of the house and get some fresh air! Here at Seaboard FCU, we don't want you to lose your spring traveling funds to



ATM fees. That is why we are part of the SURF ATM network, the largest surcharge-free ATM network

in Maine. Travel across the state using one of over 250 SURF ATMs and save your money for better things— like fresh flowers! To find a SURF ATM near you, visit mainecreditunions.org.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Embrace Creativity: DIY and At-Home Projects

In a world that often prioritizes convenience over sustainability, embracing do-it-yourself (DIY) projects with recycled materials is not just a hobby; it's a mindful way to reduce waste and unleash your creativity. By upcycling materials such as old furniture, glass jars, cardboard boxes, and plastic bottles, you can breathe new life into discarded items and give them a renewed purpose. Whether you're a seasoned crafter or a novice looking for a new outlet, there's a plethora of projects waiting to be explored right within the comfort of your home. Here are some ideas to explore!

Repurposed Furniture: Instead of discarding old furniture, consider giving it a makeover. Sand down wooden surfaces, apply a fresh coat of paint, and add decorative elements like stencils or decoupage to create unique pieces that complement your home decor.



DIY Home Decor: Get creative with items commonly found around the house. Turn old newspapers into woven baskets, transform wine corks into coasters or trivets, or repurpose tin cans into planters for indoor herbs or succulents.

Fashion and Accessories: Raid your closet or visit thrift stores for clothing items and accessories ripe for transformation. Upcycle old jeans into stylish denim shorts, repurpose fabric scraps into trendy hair accessories, or breathe new life into outdated jewelry with a fresh coat of paint or embellishments.

Kids' Crafts: Engage children in eco-friendly crafting activities that promote creativity and environmental awareness. Use cardboard tubes to create binoculars or kaleidoscopes, turn empty cereal boxes into colorful bookmarks, or repurpose plastic bottles into homemade bird feeders.

Whether you're upcycling old furniture, creating home decor accents, or fashioning accessories from recycled materials, DIY projects offer endless possibilities for creativity and self-expression. Embrace the challenge of repurposing items that others may overlook and discover the beauty of breathing new life into old materials.



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

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
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.–Thur.: 8:00 A.M. to 4:30 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.

Drive-Up
Mon.–Fri.: 8:00 A.M. to 4:30 P.M.
Saturday: 8:00 A.M. to 12:00 P.M.



Mud Season Blues? Not When You Have the Convenience of Shared Branching!

Spring has sprung! As the warmer weather starts to peak out, you're probably thinking about a getaway. Whether it's a trip down the road or out of state, Seaboard FCU has your back.

While you're traveling, the last thing you need to worry about is accessing your accounts. With Shared Branching, Seaboard

FCU members can travel statewide and nationwide without missing a beat. Shared Branching allows credit union members to make transactions at other credit union branches as if it was their home location. There are over 5,000 Shared Branch locations across the nation so you can chase away those mud season blues with a quick getaway!



Scholarships Available



Seaboard FCU is pleased to offer five \$1,500 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.

Deadline is May 17, 2024 at 4:00 P.M.

Don't Fall for Spoofing Scams!



Receiving an unexpected call about fraud on your account from a number that appears to be originating from your credit union, or another institution, can be alarming. But credit unions will NEVER contact you by phone and ask you to share account information. Don't fall victim to a phone spoofing scam! Keep your personal information private. When in doubt, hang up!



We have expanded our social media presence! Please follow us @seaboardfederalcreditunion.