



CardValet®

START THE NEW YEAR OFF RIGHT BY PLAYING IT SAFE

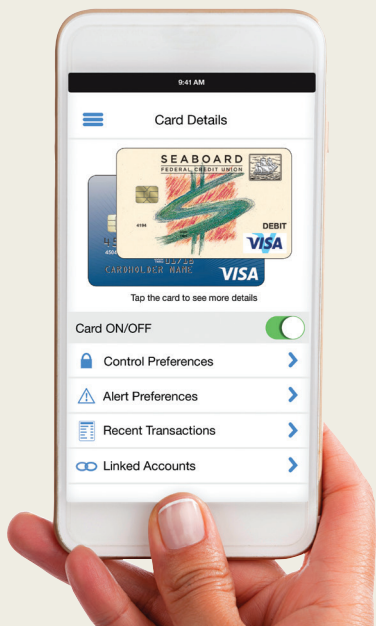
Use CardValet®, an app that allows you to safeguard your debit card and/or credit card from fraud.

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 and 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 Apple App Store™ to take control of your debit card and/or credit card. Download today!



WE CAN HELP FINANCE, REFINANCE OR CONSOLIDATE YOUR STUDENT LOANS

Looking for answers on how to pay for education after high school, or looking to refinance/consolidate existing student loans? We can help! Here at Seaboard, we offer student loans through TheLoanForME.com to help fill the gap between the costs of higher education and your resources like savings, scholarships, awards, grants and federal loans. At TheLoanForME.com, you can:

- Understand your financial wellness so you are more prepared to manage costs of higher education.
- Find tips, videos and interactive tools that help you reduce your expenses and borrow less.
- Determine whether borrowing is right for you, and if so, select the loan that meets your needs.



**Apply today at www.seboardfcu.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.



ZOE'S CLUB

Has your child opened their Zoe account yet? Wait no more, hurry in and open your account today and help your children understand the importance of saving money, spending money wisely and giving back to their communities. Stay tuned for the next Zoe event, as we will be posting updates on our website, www.seboardfcu.com, and on our Facebook page.

PROTECTION FOR YOUR CHECKING: 8 REASONS YOU'LL APPRECIATE MEMBER PRIVILEGE

1. Added convenience.
2. A deposit you expected was delayed.
3. You have greater flexibility managing your money.
4. Unforeseen expenses drained your account balances.
5. Your chances of paying a merchant's expensive returned-check charge are limited.
6. You made an honest mistake balancing your checkbook and now you're short of funds.
7. You may avoid the embarrassment of a "bounced" check or declined debit card transaction.
8. Other than our normal non-sufficient funds charges, there is no additional fee for this extra service.

For more information on Member Privilege or to opt-in today, call Seaboard FCU at 800-639-2206.

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 information on 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.

STAY ON TOP OF YOUR CREDIT REPORT

Please be aware 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

You can 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.**

BOARD ELECTIONS

Every year members have their chance to elect the credit union's Board of Directors. The Nominating Committee will accept applications for three seats in 2020. Incumbents up for re-election are **Alan Johnson, Jeff Kneeland** and **Joe Lynch**.

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.

Director's 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, a NCUA regulation requires directors achieve financial literacy in understanding the balance sheet and income statement within six 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 Andrea Grindle at 207-469-6341 for a nomination form.

All nomination forms must be received by 4:30 P.M. on Thursday, January 16.

GAP PROTECTION: FOR ALL YOUR UNEXPECTED VEHICLE HICCUPS

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. You can add GAP to your loan at anytime. Please refer to the GAP Addendum for Terms and Conditions.

NEW YEAR: NEW AUTO OR NEW-TO-YOU AUTO

Is your current car or truck ready for a Maine winter? If not, why not finance a new or used auto with us?

Before you start the process, we invite you to discover how we can help. Whether you want to get started on a loan application today, or want to learn how to improve your credit score to get a better rate in the future, we're here to help you every step of the way. Between shoveling snow and navigating to-do lists, winter is stressful enough! Let us help you cross one winter worry off your list!



STAY CONNECTED FROM ANYWHERE

Mobile Banking

Manage your accounts anytime from anywhere with our mobile banking app. Check your account balance, deposit checks with your smart phone, transfer money, send funds using PayPal, and much more. How to get it? Google Play™ or the Apple App Store.™

The Pays

You can now use your Seaboard FCU credit and debit cards with The Pays, the easy, secure and private way to pay. Use Samsung Pay®, Apple Pay® and Google Pay™ on your mobile device to pay in stores without swiping your cards. Just pay with a single touch of your finger using Touch ID.

Website

Our website is a great resource for finding Shared Branch locations, share and CD rates,

loan rates and new product offerings. You can even apply for your next loan! This is also where you'll find postings for early closings or late openings during the winter months due to inclement weather. It's user friendly and easy to navigate. Check us out at www.seaboardfcu.com.

BANZAI

For several years, Seaboard FCU has partnered with Banzai, a financial education program used by many teachers and students around the country, bringing real-world financial education to you, your home and your schools. Now our members can use Banzai, too.



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.

2019 CHARITABLE ACTIVITIES

We're proud to support Maine Credit Unions Campaign for Ending Hunger with various fundraisers throughout the year. This year, we've been able to raise money for these worthwhile causes with the generosity of you, our members. Seaboard FCU would like to thank you for your support to the communities we serve.

- Ending Hunger in Maine: **\$10,300**
- The credit union staff distributed five Thanksgiving baskets to five area families.
- In Spring 2019, we lent a helping hand to the Children's Miracle Network of Eastern Maine where we raised **\$4,354**.
- In Fall 2019, we collected socks from our staff, members and community for the fourth Annual Sock-in-the-Box Campaign. All generous donations were distributed to three area homeless shelters.



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's 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

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 12/1/2019

Share Certificates

Maturity	Rate	APY*
3 Months	0.80%	0.80%
6 Months	1.55%	1.56%
12 Months	1.80%	1.81%
18 Months	2.05%	2.07%
24 Months	2.20%	2.22%
36 Months	2.40%	2.43%
48 Months	2.45%	2.48%
60 Months	2.60%	2.63%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.80%	0.80%
6 Months	1.55%	1.56%
12 Months	1.80%	1.81%
18 Months	2.05%	2.07%
24 Months	2.20%	2.22%
36 Months	2.40%	2.43%
48 Months	2.45%	2.48%
60 Months	2.60%	2.63%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.75%	0.75%
Money Market	0.75%	0.75%

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	4.75%
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.

2020 Board of Directors

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

2020 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

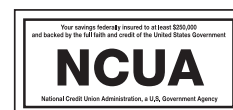
As of November 30, 2019

Assets \$131,551,900
Shares \$116,827,700
Loans \$95,463,800
Members 12,823

Facebook

Our Seaboard FCU Facebook page has over 1,700 "likes." Be sure to "like" our page and share it with your family and friends. Also, Facebook is a great way to keep up with special promotions, contests and news!

It is important to us that technology is used to enhance the personal banking experience. Give us a call or drop by to learn about how our electronic services can make your finances easier to manage.



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY