



CardValet

ALWAYS PLAY IT SAFE!

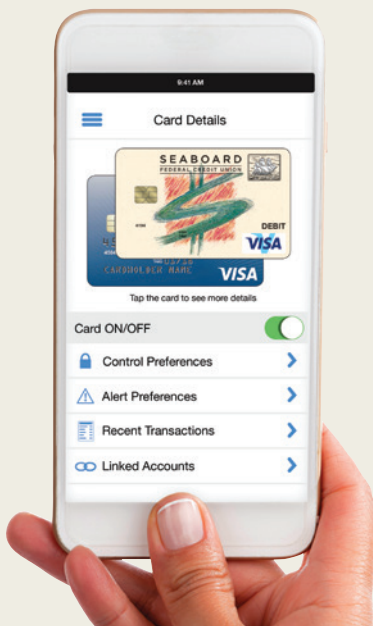
Seaboard FCU wants to introduce you to CardValet, an app that allows you to safeguard your debit card and/or credit card from fraud.

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 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!



START THINKING EARLY TO 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; and determine whether borrowing is right for you, and if so, select the loan that meets your needs.



Apply today at www.seaboardfcu.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.

2021 SCHOLARSHIP WINNERS

Each year, your credit union offers scholarships to help students pursue their education dreams. Seaboard FCU is pleased to present its 2021 scholarships to the following college students:

- | | |
|--------------------|---------------------------------|
| A. Flannery | Husson University |
| L. Parker | Carin University |
| S. Sheehan | University of Maine |
| A. Snowman | Eastern Maine Community College |
| M. Tripp | Husson University |



Our congratulations and best wishes to all!

FROM THE DESK OF ZOE

Summer is a good time to open your Zoe's Club Account and start saving money in style right here at Seaboard FCU. Our Zoe's Club teaches our young members how to save money, spend money wisely and to give back to the communities they live in. Zoe's Club is open for our young members from age 0-17. Our Zoe's Club members learn the importance of giving back to the communities they live in and realize the importance of good savings habits. When you learn these lessons early they stay with you for your lifetime!

Stop by any of our branches to open a Zoe's Savings Club today.



BANZAI IS FOR THE WHOLE FAMILY!

Banzai!

Stop by our website and learn all about Banzai

for better financial well-being. We are 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. There are 18 schools, 64 teachers and 3,000 students who have taken advantage of the program — isn't it time you take a look at Banzai? Visit www.seaboardfcu.com and navigate to the "Education" drop-down menu to learn more.

CHANGE IN TERMS NOTICE

Effective August 1, 2021, Seaboard Federal Credit Union has revised our Membership Agreement Disclosures and our Business Membership Agreement Disclosures. Your Membership, Account(s), and Service(s) will be subject to the terms and conditions of Seaboard Federal Credit Union's new revised Disclosures. Your acceptance and agreement to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date.

As a member-owned financial co-operative, we are always mindful that it is our duty to protect Credit Union resources. As good stewards it is imperative that we stay up to date with all regulatory and legal requirements placed upon the Credit Union. The new Membership Agreement Disclosures and the new Business Membership Agreement Disclosures provide numerous clarifications of the obligations of both the Credit Union and its membership. Further, because of our ongoing duty to protect the Credit Union for the benefit of the entire membership, we have added an Arbitration and Waiver of Class Action provision. This new provision provides rules as to how legal disputes between the Credit Union and its members shall be resolved. Industry associations have noted the harm that costly, protracted litigation can cause to credit unions and their members. Thus, we are making this change due to our belief that the best way to protect our member owners and the Credit Union is through the parties working together to resolve disputes quickly and amicably in the limited instances where they arise.

This new Arbitration Provision will become effective on August 1, 2021. You will have until September 30, 2021, to exercise your right to opt-out of this provision. If you request to opt-out of the Arbitration Provision, we will provide a confirmation back to you within 10 business days of receipt of your written notice.

If you do not opt-out of this Arbitration Provision the continued use of your Credit Union account will act as your consent. The full text of the Arbitration Provision and all other terms and conditions can be found in the Membership Agreement Disclosures and the Business Membership Agreement Disclosures. You can obtain a copy of either of these documents at any branch office; by calling us at 1-800-639-2206 or (207) 469-6341 during normal business hours; write to us at Seaboard Federal Credit Union at: PO Box G, Bucksport ME 04416; and/or view online at <https://www.seaboardfcu.com>.

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 Seaboard loan at anytime. Please refer to the GAP Addendum for Terms and Conditions.

<p>THIS IS JOHN</p> <p>AN EXAMPLE OF GAP COVERAGE AT WORK</p>	<p>JOHN OWES \$15,000 ON HIS VEHICLE</p> <p>HIS VEHICLE IS TOTALED OR STOLEN!</p>	<p>JOHN'S INSURANCE PAYOUT IS \$10,000</p> <p>HE STILL OWES \$5,000 ON HIS LOAN</p>	<p>JOHN'S GAP COVERAGE HELPS PAY THE DIFFERENCE</p> <p>JOHN CAN NOW AFFORD TO REPLACE HIS VEHICLE</p>
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VACATIONS ARE BACK!

Before you hit the road, remember to pack your Seaboard Visa Card

Whether it's camping or glamping, maybe a cabin on the water, take your Seaboard Visa® Card along with you this summer. Every time you use your Visa credit card or your Seaboard Visa debit card, you earn uChoose Reward Points that you can redeem long after the vacation is over.



NEED HELP WITH 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, 2022.



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, 2022.

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 Savings 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
- Merchant Services

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.

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

Independence Day

Monday, July 5 (Observed)

Labor Day

Monday, September 6

Indigenous Peoples' Day

Monday, October 11



Check out our YouTube channel by searching Seaboard FCU!

RATE BOARD

Current rates as of 5/31/2021

Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.50%	0.50%
36 Months	0.60%	0.60%
48 Months	0.80%	0.80%
60 Months	0.90%	0.90%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.50%	0.50%
36 Months	0.60%	0.60%
48 Months	0.80%	0.80%
60 Months	0.90%	0.90%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.25%	0.25%
Money Market	0.25%	0.25%
HSA	0.25%	0.25%

Loan Type

Rates as low as

Autos	
2019 & Newer	1.99%
2015 – 2018	3.25%
2014 & Older	4.75%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	2.49%
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	4.00%
Home Equity-fixed 10 Year	4.50%
Home Equity-fixed 15 Year	5.50%
Home Equity Line of Credit reset quarterly	3.50%
Mortgage Rates - 10 Year Fixed	3.00%
Mortgage Rates - 15 Year Fixed	3.125%
Mortgage Rates - 20 Year Fixed	3.625%
Mortgage Rates - 30 Year Fixed	3.875%
Land (15 Years)	7.00%
Adjustable ARMs	2.75%
Camps/Seasonal (15 Years)	4.50%

*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.

2021 Board of Directors

Tony Manzo, Chair
Jim Duplessis, Vice-Chair
Wendy Haslam, Secretary/Treasurer
Bill Cohen
Jeff Kneeland
Joe Lynch
Don Sorey

2021 Supervisory Committee

Nate Zmek, Chair
Brittni Reed
Barbara Dorr

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 May 31, 2021

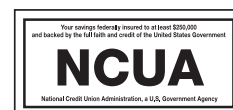
Assets \$176,133,100
Loans \$99,728,000
Shares \$155,030,500
Members 12,705

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 one 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