



A Quarterly Publication for Members of Seaboard Federal Credit Union

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

**MONEY MARKET RATE:**

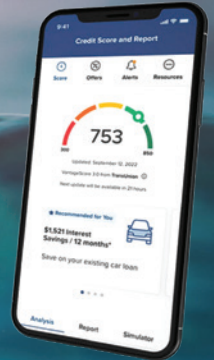
**3.56%**  
APY\*

\*Annual Percentage Yield. Most current rate as of 8/1/2023. 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!**



### Halloween Money-Saving Tips

Americans spend billions of dollars on candy every year for the spooky season. Halloween doesn't have to be a frightful experience for your wallet. Here are some tips to help you avoid overspending on the holiday!

- Make your own costume or do a costume swap
- Don't buy candy too early
- Don't buy too much candy
- Reuse decorations or shop at discount stores
- Have kids make cards
- Shop around for pumpkins
- Shop for next Halloween on November 1

Don't be afraid to budget, and Happy Fall!



### HOLIDAY CLOSINGS

**Indigenous Peoples' Day**  
Monday, October 9

**Veterans Day**  
Saturday, November 11

**Thanksgiving**  
Thursday, November 23

**Christmas**  
Monday, December 25

**New Year's Day**  
Monday, January 1



**Earn triple Rewards on all purchases and balance transfers November 1 through December 31, 2023**

Please note business Visa accounts are excluded from this offer.

### Four Ways to Save this Football Season

Sports fans, the wait is over! Football season is upon us, and this means that you have plans every Sunday for the foreseeable future. While enjoying the games with friends and family, you don't need to break the bank. Here are four ways to save this football season.

#### 1. Watch Parties.

Hosting watch parties with friends and family is the best way to watch the game! If you're hosting, how are you receiving the game to your TV? It maybe time to cut your cable. It's expensive, and streaming services are far cheaper and more convenient. You can buy the NFL streaming service at a much lower cost, or if the game is broadcast over your local, over-the-air stations, an antenna will do the trick.

*(continued on back)*



**SEABOARD**  
FEDERAL CREDIT UNION

*The smart place for your money*

[seaboardfcu.com](http://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.



## Four Ways to Save this Football Season *(continued from front)*



**2. Game Day Potlucks**  
Buffalo chicken dip, barbecue wings and pizza are some of my favorite game day foods. You're getting together for the game— plan for your friends and family to bring a dish of their favorite game-time treats to share. Planning is part of the fun and ensures that every-

one shares in the cost and preparation of snacks— and that not everyone ends up bringing chips and dip. Far too many potlucks end up having twenty jars of salsa, and no wings or pizza. You even could make a competition of it, such as who has the best wing recipe. Start a group chat for game days so you can coordinate who should bring what while getting psyched for the game!

### 3. Black Friday Deals

Are you finding your place is the spot for the watch parties? Football and large flat-screen TVs pair together so nicely. Every football season seems to require a few more inches and better resolution from your television. As much as you may be tempted to rush out and buy a new TV, try to wait for the Black Friday deals. Buying your TV right after Thanksgiving means missing some of the regular season on your new screen, but you might just save yourself hundreds of dollars.

### 4. Buy Group Tickets

Watching the game live is a lot of fun, and you can save some money if you buy group tickets. Because you're essentially buying in bulk, you can get a bit of a discount. Have fun at the game— but be careful with stadium food and souvenirs, which can add up quickly. To save a bit more, grab a bite to eat outside the stadium before the game starts.

## Need Help with Heating Bills?



**3.99%  
APR\***

- Maximum loan: **\$5,000**
- Terms up to **12 months**

**5.99%  
APR\***

- Maximum loan: **\$10,000**
- Terms up to **30 months**

Heating season is right around the corner. Be prepared before the chill of winter starts with a home heating loan here at Seaboard FCU. This loan is available now through March 31, 2024, and can be used for heating oil, wood, propane, pellets, and even furnace repairs.

\*APR does not apply to existing SFCU loans. New money only. Per \$5,000 borrowed for 12 months at 3.99% APR = payments of \$425.74 per month. Per \$10,000 borrowed for 30 months at 5.99% APR = payments of \$359.77 per month. Some restrictions apply. Must meet credit union guidelines set forth by SFCU. This offer extends until March 31, 2024.

Seaboard FCU has updated our **Deposit Account Agreement**. The new Agreement is effective as of December 1, 2023. To review the changes, please visit our website at [www.seaboardfcu.com](http://www.seaboardfcu.com) or contact us to request a copy.



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