



A Quarterly Publication for Members of Seaboard Federal Credit Union

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

**MONEY MARKET RATE:**

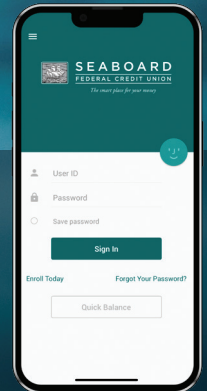
**2.78%** APY\*

Apply today at [seaboardfcu.com](http://seaboardfcu.com). It's easy, convenient and sensible!

\*Annual Percentage Yield. Average Monthly balance of \$2500.00 must be maintained to receive the APY.

## Manage your finances anywhere, anytime.

Download the Seaboard FCU Mobile App Today!



### 83<sup>RD</sup> ANNUAL MEETING NOTICE

**APRIL 28, 2023 @ 5:00 P.M. - 5:30 P.M.**  
**Bucksport Performing Arts Center**

No refreshments will be served.  
No door prizes. Business meeting only.

### HOLIDAY CLOSINGS

**Patriots' Day**  
Monday, April 17

**Juneteenth**  
Monday, June 19

**Memorial Day**  
Monday, May 29

**Independence Day**  
Monday, July 4

## We're Your Home Financing Center

**Don't wait on refinancing your home or purchasing your new home!**

Get pre-approved so that you know what you can spend on a new home. Or, if you are interested in refinancing, start the process **now** to avoid the rush as many people are refinancing at this time.

### Financing for Home Improvements

Start the process early for spring and summer home improvements with a home equity loan. Whether it is a fixed rate or a home equity line of credit, we have the loan for you.

With the rush of people wanting to improve their homes and have projects done early, getting your financing ready in advance will help you in the project phase by having your supplies on order and ready when you are.

### First Time Homebuyer Program

Seaboard Federal Credit Union has introduced a First Time Homebuyer Program. This program is targeted to individuals who are attempting to buy their first home in an ever-changing economy. This program requires only **3% down** with Private Mortgage Insurance, or **1% down** with no Private Mortgage Insurance but has a higher rate of the Current ARM Rate + 1%. With a maximum loan amount of \$400,000, this program is great for new borrowers even if credit history is limited. Interested in learning more? Contact us today.



**SEABOARD**  
FEDERAL CREDIT UNION

*The smart place for your money*



## 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.–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.



Federally Insured by NCUA



EQUAL HOUSING  
OPPORTUNITY

## Board Elections

In accordance with the bylaws of Seaboard Federal Credit Union, the Secretary wishes to communicate three openings on the Board of Directors. The Nominating Committee has selected the following candidates:

- **William Cohen**, retiree of Verso Paper. Mr. Cohen has served as a SFCU Director for 4 years. Bill graduated from Bangor High School before earning a B.A. from Marietta College (Ohio) and a M.A from Miami of Ohio. After service in the Navy, Bill returned to Maine where he spent the next 45 years working in various Communications and Public Affairs roles. Prior to retirement, Bill worked for Verso for 12 years where he became involved with Seaboard FCU including serving on the BOD. Bill has remained active serving on local non-profit boards and in local town government.
- **Jeff Kneeland**, retired from Verso Paper in October 2011 after 43 years of service. Mr. Kneeland has served as a director for 12 years and is on the Policy and Negotiating Committees. Jeff served as a Trustee, Shop Steward, Board Member and Negotiating Committee Member of IAM Local 1821. Jeff has been Treasurer of the Penobscot Bay Coin Club. He is a graduate of Eastern Maine Technical College.
- **Joe Lynch**, retired Senior Environmental Engineer at Verso Paper. Mr. Lynch has served as a director for 6 years and serves on the Policy Committee. Joe served on the Supervisory Committee member for 10 ½ years and acted as Chair for 7 years. Joe has been involved with the Boy Scouts and Millinocket Youth Hockey. He has a BA in Mathematics from the University of Maine.

Nominations for the vacancies were available by petition. However, there were no petitions submitted to the Nominating Committee. Per the bylaws, voting will not be necessary as there is only one candidate for each open seat.

## Scholarship Money

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 19, 2023 at 4:00 P.M.**



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