



A Quarterly Publication for Members of Seaboard Federal Credit Union

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

MONEY MARKET RATE:

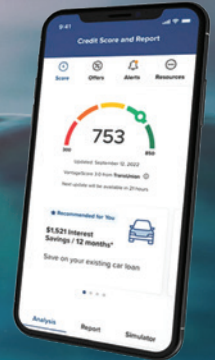
3.56%
APY*

*Annual Percentage Yield. Most current rate as of 6/1/2024. 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!



What's the Best Way to Finance Home Improvements?

If you're thinking of major renovations, or a home addition that will cost more than you can pay out of pocket, come talk to us. Depending on your circumstances and plans, we have many options to offer you:

- **A mortgage with money built in for improvements.** If you haven't bought the house yet, or are considering refinancing an existing home loan, this could be the way to go. Fees and closing costs will apply.
- **A fixed-rate home equity loan.** A fixed-rate home equity loan is a great option for many borrowers. You can use a fixed-rate home equity to consolidate debt, make home improvements, take a vacation and so much more!
- **A home equity line of credit (HELOC).** This choice gives you more financial flexibility, since you can draw out as much as you need (up to your approved credit limit, of course) when you need it, and the money can be used for any purpose. This type of loan has low closing costs and an efficient loan underwriting process.

Prefer not to tie up your equity? We may still be able to help. Ask us about a personal loan to finance the home improvements you have in mind.



Scholarship Winners

Each year, Seaboard FCU offers scholarships to help students pursue their education dreams. We are pleased to present 2024 scholarships to the following students:

- **E. Burse**, Eastern Maine Community College
- **K. Gray**, Husson University
- **J. Norris**, Liberty University
- **H. Varnum**, Husson University
- **E. Donnell**, University of Maine

HOLIDAY CLOSINGS

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Indigenous Peoples' Day
Monday, October 14





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 04401
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.



SURF on the Go This Summer!

If you've used an ATM from another financial institution, you probably received a gift you didn't ask for—climbing ATM fees! Luckily, Seaboard FCU is part of the SURF ATM Network. That means you have access to more surcharge-free ATMs across Maine than just about anyone. Credit union members can save at least an average of \$300 a year on surcharge fees when using the SURF network, one of the largest ATM networks in the state! With the SURF network, 'no fees' means just that— not only will you see no fees at your ATM, there are no hidden fees anywhere else!



Finding one of the over 200 surcharge-free ATMs in Maine is easy to do, wherever you are! Go to <https://mainecreditunions.org/surf-atm-locator/> for a complete listing of the SURF ATM locations in Maine.



2024 Board of Directors

Congratulations to **Jim Duplessis**, **Tracy Elliott** and **Don Sorey** who were re-elected to the Board at the Credit Union's Annual Meeting held in April. We appreciate their willingness to serve. **Jim Contino** joins the Supervisory Committee, replacing Brittni Reed who is resigning after 11 years of service. Seaboard FCU has a volunteer Board of Directors and Supervisory Committee, and we appreciate their time and service.

Joint Ownership Disclosure Changes

- To add/remove any other owner(s) to/from an account all existing account owners must consent to that change in writing.
- If all existing account owners are unable or unwilling to consent in writing, the ownership change cannot occur.
- Any owner of an account may close the account, except; only the Member may close an account that will terminate their membership.

We're updating our website

Stay tuned! We will be announcing the live date via social media and email.



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