



A Quarterly Publication for Members of Seaboard Federal Credit Union

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

MONEY MARKET RATE:

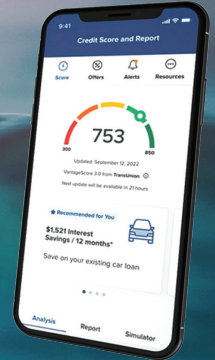
3.51%
APY*

*Annual Percentage Yield. Most current rate as of 8/1/2024. 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!



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!



Freeze Your Credit: A Simple Step to Protect Your Financial Security

In today's digital age, safeguarding your personal information is more important than ever. One effective measure to protect yourself from identity theft and financial fraud is to "freeze" your credit.

What is a Credit Freeze?

A credit freeze, also known as a security freeze, is a tool that restricts access to your credit report. When you freeze your credit, potential lenders cannot view your credit history or score. This makes it difficult for identity thieves to open new accounts in your name since they typically need access to your credit report to do so.

How Does it Work?

To place a credit freeze, you need to contact each of the major credit bureaus—Equifax, Experian, and TransUnion. You'll be required to provide personal information, such as your Social Security number, date of birth, and address, to verify your identity. Once the freeze is in place, you'll receive a PIN or password that you'll use to lift or remove the freeze when necessary.

Why Should You Consider Freezing Your Credit?

1. **Prevention of Identity Theft:** A credit freeze is one of the most effective ways to prevent new accounts from being opened in your name, thus shielding you from identity theft.

HOLIDAY CLOSINGS

Indigenous Peoples' Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving
Thursday, November 28

Christmas
Wednesday, December 25

New Year's Day
Wednesday, January 1





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.



- 2. Peace of Mind:** Knowing that your credit is protected can alleviate stress and provide peace of mind, especially if you've been a victim of identity theft in the past or are concerned about potential threats.
- 3. Cost-Effective Security:** Placing a credit freeze is typically free. There might be a small fee to lift the freeze temporarily, but this cost is often outweighed by the protection it offers.

Important Considerations

- Not a Cure-All:** While a credit freeze is a strong defense, it does not prevent existing accounts from being accessed or stop all types of identity theft. It's important to also monitor your financial statements and use additional security measures.
- Temporary Access:** If you need to apply for credit, you'll need to temporarily lift the freeze. This process can usually be done online or over the phone but requires prior planning.
- Effect on Your Credit:** Freezing your credit does not affect your credit score or existing credit accounts. It simply prevents access to your credit report by new creditors.

In summary, freezing your credit is a straightforward and effective measure to enhance your financial security. By taking this proactive step, you can significantly reduce the risk of becoming a victim of identity theft and gain greater control over your financial well-being.



Scan here learn
more about security
freeze basics

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, 2025, and can be used for heating oil, wood, propane, pellets, heat pumps, generators, hot water heaters 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, 2025.

Instant Issue Credit Cards Coming Soon

Get ready for a new level of convenience with instant issue credit cards! Soon, you'll be able to receive your credit card on the spot, eliminating the wait and getting you access to your account faster than ever. Stay tuned for the launch and enjoy instant access to all the benefits your new card has to offer!



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