



A Quarterly Publication for Members of Seaboard Federal Credit Union



FIRST TIME HOME BUYER PROGRAM

Only **1%** Down payment required with no PMI

- \$500 credit towards closing costs
- Local in-house underwriting
- Competitive rates with flexible terms

85TH ANNUAL MEETING NOTICE

APRIL 25, 2025 @ 4:30 P.M.

**Seaboard Federal Credit Union Office
177 Main Street, Bucksport**

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

Spring is Fun. ATM Fees Are Not.

Spring is here, the flowers are blooming, and the air is feeling warmer. It's time to get out of the house and get some fresh air! Here at Seaboard FCU, we don't want you to lose your spring traveling funds to



ATM fees. That is why we are part of the SURF ATM network, the largest surcharge-free ATM network

in Maine. Travel across the state using one of over 250 SURF ATMs and save your money for better things—like fresh flowers! To find a SURF ATM near you, visit mainecreditunions.org.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19

Independence Day
Friday, July 4

How to Safeguard Yourself Against Artificial Intelligence Fraud and Scams

Fraudsters and scammers are ever evolving and deceptively clever in their attempts to obtain your money and personal information, and AI is a powerful tool now at their disposal. AI-powered malware and ransomware attacks are on the rise, targeting everything from smartphones to residential or business networks. These attacks often exploit vulnerabilities in outdated software or trick users into downloading malicious apps or files that give the attacker access to sensitive data.

To protect yourself, keep software up to date. Regularly update your operating system, apps, and security software to patch any vulnerabilities that could be exploited by cybercriminals. Use strong passwords, and avoid public Wi-Fi for sensitive activities, such as accessing online banking.

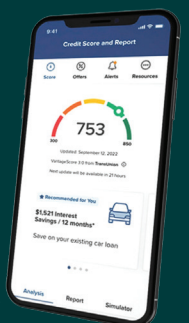
Scammers are even using AI to create fake online identities on social media, dating apps, and even professional networks, such as LinkedIn. These AI-generated profiles often look convincing, with realistic photos and backgrounds that make it hard to tell them apart from real people. Once the scammer gains your trust, they may attempt to trick you into sending money or sharing personal details. Keep your eyes peeled for red flags, as AI-generated profiles often exhibit unusual patterns in their behavior (such as responding too quickly or providing overly generic or scripted replies).

By staying informed, being cautious, and doing your due diligence, you can avoid losing money or other sensitive personal information to these schemes.

Monitor your credit report to combat fraud with

savvymoney[®]

Sign up in Home Banking! It's free!





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.



Smart Ways to Use Your Tax Refund

Receiving a tax refund can be exciting, but instead of spending it impulsively, consider ways to make the most of this financial boost. Here are some smart ways to use your refund wisely.

1. Pay Down Debt

Using your refund to pay off high-interest debt, such as credit cards or personal loans, can help reduce financial stress and save you money on interest over time.

2. Build Your Emergency Fund

If you don't already have an emergency fund, now is a great time to start one. Experts recommend saving at least three to six months' worth of expenses to prepare for unexpected events.

3. Invest in Your Future

Consider putting your refund into a retirement account, such as an IRA, or investing in stocks or mutual funds to help grow your wealth over time.

4. Make Home or Auto Repairs

Using your refund for necessary home improvements or car maintenance can prevent bigger expenses down the road.

5. Save for a Goal

Whether it's a down payment on a house, a vacation, or furthering your education, putting your refund toward a meaningful goal can be a smart investment in yourself.

By using your tax refund wisely, you can strengthen your financial future while still enjoying the benefits of extra cash.



Scholarships Available

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 16, 2025 at 4:00 P.M.



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