



A Quarterly Publication for Members of Seaboard Federal Credit Union



FIRST TIME HOME BUYER PROGRAM

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

- \$1,000 credit towards closing costs
- Local in-house underwriting
- Competitive rates with flexible terms



Scholarship Winners

Each year, Seaboard FCU offers five \$1,500 scholarships to help students pursue their education dreams. We are pleased to present 2025 scholarships to the following students:

- E. McDougall – Colorado College
- A. Radel – Husson University
- C. Stone – Eastern Maine Community College
- I. Bartlett – University of Maine
- S. Hadsworth – Massachusetts College of Pharmacy and Health Sciences

Finance Your Fun with a Recreational Vehicle Loan!

Ready to take the road less traveled—or the lake less crowded? Whether you're dreaming of an RV for epic road trips, a boat for weekends on the water, or an ATV for off-road thrills, Seaboard FCU is here to help you bring the fun to life!

Why finance your adventure with us?

- **Great Rates** – Our low, member-friendly interest rates mean more money for gas, gear, and snacks.
- **Flexible Terms** – We offer financing for a variety of recreational vehicles—RVs, campers, boats, jet skis, motorcycles, ATVs, and more.
- **Quick Decisions** – Get pre-approved quickly so you can start planning your next escape.
- **No Hidden Fees** – Just straightforward, honest financing from your local credit union.

Let's make this your most adventurous season yet! Apply online, visit a branch, or give us a call today. The open road (or water) is calling—will you answer?

HOLIDAY CLOSINGS

Independence Day
Friday, July 4

Labor Day
Monday, September 1

Indigenous Peoples' Day
Monday, October 13





SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

seaboardsfcu.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.



HELOCs and Home Equity Loans

If your home has gained value, your home equity position has likely improved, too. (Your equity is what's left when you subtract what you owe on your home from its fair market value.) That could make a home equity loan or line of credit a good way to borrow. You can use the funds for home repairs, education expenses, or even financial emergencies.



- Choose a loan if you need a lump sum. An equity loan's rate and payment amount are usually fixed, giving you more peace of mind.
- Choose a line of credit if you need financial flexibility. Equity lines of credit typically have variable rates and more payment options.
- Save money compared to other kinds of credit. You pay a relatively low interest rate because your loan or line is secured by your home.

Enjoy tax advantages. Interest is usually deductible if you itemize.*

**Seaboard FCU does not provide tax advice. We recommend consulting a qualified tax professional to determine how tax laws may apply to your situation.*

2025 Board of Directors

Congratulations to **Wendy Haslam** and **Tony Manzo** who were re-elected to the Board at the Credit Union's Annual Meeting held in April. We appreciate their willingness to serve. Seaboard FCU has a volunteer Board of Directors and Supervisory Committee, and we appreciate their time and service.

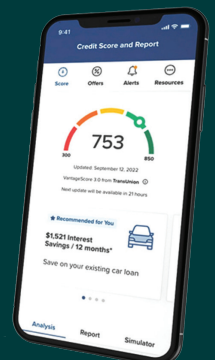
Funds Availability Disclosure Changes

- Deposits not subject to next-day availability will increase from \$225 to \$275.
- Large deposits and new accounts not subject to next-day availability will increase from \$5,525 to \$6,725.
- For our full Funds Availability Policy, please contact the credit union.

Monitor your credit report
to combat fraud with

savvymoney®

Sign up in Home Banking! It's free!



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