SEABOARD FEDERAL CREDIT UNION

FALL 2025

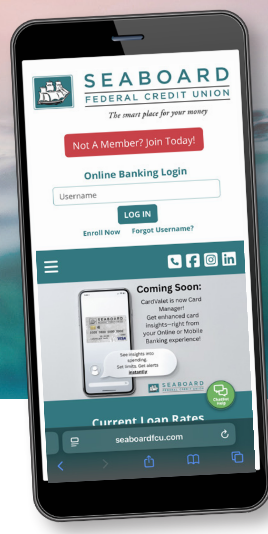
A Quarterly Publication for Members of Seaboard Federal Credit Union

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

MONEY MARKET RATE:

3.00% APY*

*Annual Percentage Yield. Most current rate as of 9/1/2025. Average monthly balance of $2,500.00 must be maintained to receive the APY.



Enhanced Control and Instant Issue Credit Cards Coming Later This Month!

Mortgage Rates Drop

The Federal Reserve recently resumed lowering interest rates, and 30-year fixed mortgages have fallen below the 7% or higher rates that defined much of the housing market over the past two years.

If you're looking for your first home, Seaboard FCU offers a First Time Homebuyers Program with a low 1% down payment. We also offer fixed and adjustable mortgage rates, as well as construction, camp, seasonal property, mobile home and land loans. Contact us today to lock in an affordable rate!

HOLIDAY CLOSINGS

Indigenous Peoples' Day
Monday, October 13

Veterans Day
Tuesday, November 11

Thanksgiving
Thursday, November 27

Christmas
Thursday, December 25

New Year's Day
Thursday, January 1

Introducing Card Manager

We're excited to announce the upcoming launch of **Card Manager**, a powerful new tool in our online and mobile banking platforms, designed to give you greater control and convenience over your debit and credit cards. Starting this month, you'll be able to:

- **Manage your card in real time** and instantly lock or unlock your card, set spending limits, and receive alerts for transactions
- **Access instant issue debit and credit cards** at select branch locations, so you never have to wait if your card is lost, stolen, or damaged

Card Manager puts you in charge of your financial security and peace of mind. Keep an eye out for more details and get ready to experience the convenience of managing your debit and credit card anytime, anywhere!

Fraud Alert: Watch Out for New Scams

The Scammers are getting smarter, and more high-tech. Here are the top fraud threats you need to know about right now:

1. **AI Impersonation and Deepfakes**
   Criminals are using artificial intelligence to mimic voices and create fake videos. In one recent case, a scammer used a deepfake of a soap opera star to trick a victim into sending over $400,000. If someone sends you a video or voice message asking for money, verify it through another method first.
2. **Romance and Investment Scams ("Pig Butchering")**
   Scammers build fake online relationships and slowly convince victims to "invest" in fake platforms, often involving crypto. These scams are highly emotional and costly.

(continued on back)

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.

Need Help with Heating Bills?

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.

3.99% APR*

- Maximum loan: **$5,000**
- Terms up to **12 months**

5.99% APR*

- Maximum loan: **$10,000**
- Terms up to **30 months**

*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, 2026.

Smart Credit Use Ahead of Holiday Spending

The holiday season is fast approaching, and with it comes extra expenses. To help you manage your finances wisely, here are some smart credit card tips before the busy season kicks in:

1. **Set a Budget**. Plan your holiday spending and stick to it. Avoid impulse buys by knowing your limits.
2. **Use Your Credit Card Wisely**. Take advantage of your credit union's low-interest rates and rewards programs, but don't overspend just to earn points.
3. **Pay More Than the Minimum**. Try to pay your credit card balance in full each month to avoid high-interest charges.
4. **Watch for Fraud**. Holiday shopping increases the risk of fraud. Monitor your statements regularly and report suspicious activity immediately.
5. **Know Your Limits**. Keep track of your credit limit to avoid declined transactions or over-limit fees.
6. **Plan Ahead**. If you need extra funds, consider a low-rate credit union loan instead of relying solely on credit cards.

By using credit smartly this holiday season, you can enjoy the festivities without financial stress. For personalized advice or to learn about our credit cards, contact us today!

Fraud Alert: Watch Out for New Scams *(continued from front)*

3. **Text Message Scams (Smishing)**
Fake texts claiming your account is locked or that you've won a prize are on the rise. Don't click links or share personal info via text.

Stay Safe:

- Don't trust unfamiliar calls, texts, or videos.
- Enable two-factor authentication.
- Contact us directly if something feels off.

At Seaboard FCU, your security is our priority. When in doubt, call us at 207-469-6341 or stop by the credit union. Our financial team is here for you.

TikTok

We have expanded our social media presence!
Please follow us **@seaboard.fcu**