SEABOARD
FEDERAL CREDIT UNION

SPRING 2026

A Quarterly Publication for Members of Seaboard Federal Credit Union

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

MONEY MARKET RATE:

2.75% APY*

*Annual Percentage Yield. Most current rate as of 11/1/2025. Average monthly balance of $2,500.00 must be maintained to receive the APY.

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). Stop by the credit union or call 469-6341 to obtain a scholarship application. Deadline is May 15, 2026.

86TH ANNUAL MEETING NOTICE

APRIL 24, 2026 @ 4:20 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**.

Tackle Home Projects with Your Home's Equity

Spring is the perfect time to tackle those home improvement projects you've been putting off. Whether you're renovating your kitchen, adding a deck, or creating your dream backyard, a Home Equity Loan or Home Equity Line of Credit (HELOC) can provide the funds you need to bring your ideas to life.

Why Choose a Home Equity Loan or HELOC?

- **Access to Funds:** Both options allow you to tap into the equity you've built in your home.
- **Competitive Rates:** Home equity loans and HELOCs often offer lower interest rates than credit cards or personal loans.
- **Flexible Uses:** Use the funds for home improvements, debt consolidation, education expenses, or other large purchases.

What's the Difference?

- **Home Equity Loan:** A lump sum with a fixed interest rate and set repayment terms, ideal for large, one-time expenses.
- **HELOC:** A revolving line of credit with a variable interest rate, offering flexibility to borrow what you need, when you need it.

Ready to get started? Contact us today to explore your options and see how a home equity loan or HELOC can help you achieve your goals this Spring!

HOLIDAY CLOSINGS

Memorial Day
Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Saturday, July 4

SEABOARD
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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.

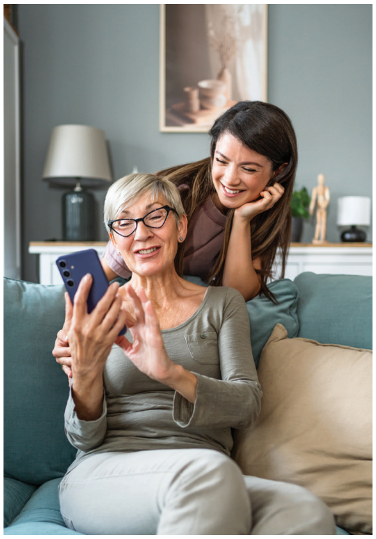
Drive-Up
Mon.–Fri.: 8:00 A.M. to 4:30 P.M.

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.

Fraud Calls and How to Stay Vigilant



Fraud calls are on the rise and becoming more sophisticated, using robocalls, caller ID spoofing, and even AI. With millions of robocalls placed each year, staying vigilant is key.

How to Spot a Fraud Call

- **Unexpected calls:** Be cautious of unsolicited calls from unknown numbers, especially claiming to be from trusted organizations.
- **Urgency:** Scammers push you to act quickly to avoid consequences.
- **Personal info requests:** Never give out sensitive information over the phone.
- **Too-good-to-be-true offers:** Don't fall for unbelievable prizes or deals.
- **Suspicious caller IDs:** Fraudsters spoof trusted numbers to look legitimate.

What to Do

1. Hang up immediately if you suspect a fraud call.
2. Verify by calling the organization directly using their official contact details.
3. Report to the FTC at ReportFraud.ftc.gov.
4. Block suspicious numbers using your phone or an app.

Stay Safe

- Use call blocking tools to filter out robocalls.
- Register on the Do Not Call List to reduce unsolicited calls.
- Monitor accounts for unauthorized transactions.

At Seaboard FCU, we will never call and ask for personal information like your account number or PIN. If you're ever unsure about a call or message, we're here to help. Contact us directly to verify any concerns and protect your account.

Add a Trusted Contact for Peace of Mind

A Trusted Contact is someone you choose that the Credit Union may contact if we are unable to reach you, if we suspect potential fraud on your account, or if we are concerned about your personal well-being. Your Trusted Contact will not have access to your money. Your Trusted Contact cannot perform any transactions, cannot view your account, and cannot change any of your personal or account information. A Trusted Contact is simply a proactive protection resource that may help the Credit Union prevent scams and fraud and may help keep you connected. A Trusted Contact is optional and is usually a family member or close friend who you fully trust to look out for your well-being. You may remove or change your Trusted Contact at any time. Please stop in and visit one of our branch locations or give us a call if you would like more information or would like to add a Trusted Contact to your account.

Instagram

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