



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 6/1/2026. Average monthly balance of \$2,500.00 must be maintained to receive the APY.



Tackle Home Projects with Your Home's Equity

Summer 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.

Build Confidence and Credit

Get a Credit Builder Credit Card and Receive \$100*

Whether you're building credit for the first time or taking the next step toward financial independence, Seaboard's **Credit Builder Visa Credit Card** offers the tools, support, and incentives to help you succeed.

Designed for members ages 18–25—start building credit with perks along the way.

- 💰 Get \$50 after 6 months and another \$50 after 12 months
- 📅 Build credit with on-time payments and monthly usage
- 🕒 Stay on track with automatic payments

Enjoy accessible, low-cost card features:

- 📊 14.90% APR* fixed rate
- 💳 \$1,500 credit limit
- ✅ No annual fee



*Terms and conditions apply. Subject to credit approval. Member must set up automatic payment from a SFCU checking account to be eligible. \$100 incentive to be paid to qualifying member's SFCU account. Member must have on-time, adequate payments to be eligible for \$100 incentive. APR = Annual Percentage Rate.

How To Build and Improve Your Credit

Your credit score plays an important role in your financial life, from getting approved for a loan to qualifying for better interest rates. Several factors influence your score, including your payment history, how much of your available credit you're using, the length of your credit history, and how often you apply for new credit. Understanding these basics is the first step toward building stronger credit.

The good news is that improving your credit can be simple with consistent habits. Paying your bills on time, keeping credit card balances low, and using credit regularly, but responsibly, can help boost your score over time. Even small actions, like setting up automatic payments or monitoring your accounts, can make a meaningful difference.

There are also a few common mistakes to avoid. Missing payments, maxing out credit cards, or opening too many accounts at once can negatively impact your score. Building good credit takes time, but with the right approach, you can create a strong financial foundation.



Congratulations to Our Scholarship Recipients

A. Radel
Husson University

P. Flanders
Hermon High School

K. Raymond
Hermon High School

L. Varnum
Bucksport High School

A. Goss
Bucksport High School

HOLIDAY CLOSINGS

Independence Day
Saturday, July 4

Labor Day
Monday, September 7

Indigenous Peoples' Day
Monday, October 12



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.



Top Scams and How to Avoid Them

Scammers are constantly evolving their tactics, often posing as trusted organizations to trick people into sharing personal information.

Some of the most common scams happening now include:

- **Text messages** claiming there's suspicious activity on your account, asking you to click a link or provide a verification code
- **Emails** that look like they're from a delivery service, saying a package is delayed and requesting payment or personal details
- **Phone calls** pretending to be from your financial institution, where the caller asks for account information to "fix" an issue



One of the best ways to protect yourself is to pause before responding. Be cautious of urgent or alarming messages; avoid clicking links from unknown sources; and never share sensitive information like passwords, account numbers, or verification codes. Remember, legitimate organizations will **never** pressure you to act immediately or ask for this information unexpectedly.

Staying informed is your first line of defense. If you ever receive a suspicious message or aren't sure what to do, we're here to help. Our team can review the situation with you, confirm what's legitimate, and guide you on the next steps to keep your accounts secure.



Why Adding A Beneficiary to Your Account Matters

It's easy to overlook small details in your financial life, but adding a beneficiary to your account is one of the simplest ways to protect your loved ones. A beneficiary designation ensures that your funds can be passed

directly to someone you trust, without unnecessary delays or complications.

Without a named beneficiary, your account may have to go through probate, a legal process that can take time and may create added stress for your family. By taking a few minutes to add or update a beneficiary, you can help make things easier for those you care about most during an already difficult time.

It's a simple step that can make a meaningful difference. If you're unsure whether your accounts have a beneficiary listed, contact Seaboard—we're happy to help you review and update your information for added peace of mind.

COMING SOON: A new online and mobile banking experience! Stay connected by checking your email and following us on social media for the latest updates and launch details.



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