SEABOARD FEDERAL CREDIT UNION

**FALL 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 9/1/2026. Average monthly balance of $2,500.00 must be maintained to receive the APY.

## First-Time Home Buyer Program

- 1% down payment with no PMI
- No minimum or maximum income requirements
- $1,000 credit towards closing costs if first-time home buyer course is completed

***Details below!***

## 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, 2027, 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, 2027.

## HOLIDAY CLOSINGS

**Indigenous Peoples Day** · Monday, October 12
**Veterans Day** · Wednesday, November 11
**Thanksgiving** · Thursday, November 26
**Christmas** · Friday, December 25
**New Year's Day** · Friday, January 1

## Preparing for First-Time Homeownership

Buying your first home is exciting, but it can come with unexpected expenses. Beyond the down payment, new homeowners should budget for closing costs, maintenance, property taxes, and insurance.

Before purchasing a home, review your budget carefully to determine what you can comfortably afford—not just for your monthly mortgage payment, but for the ongoing costs of homeownership. Building an emergency fund can also help you cover unexpected expenses after moving in.

It's also important to understand the responsibilities of homeownership and plan for ongoing upkeep.

Thinking about buying your first home? Seaboard's **First-Time Home Buyer Program** offers a range of benefits to help make owning a home more accessible for new and existing members. With competitive rates, flexible terms, and personalized guidance, Seaboard supports you through every step of the process—from application to closing. As a local credit union, Seaboard understands the community and is committed to helping members achieve their dream of homeownership!

Program details:

- 1% down payment with no PMI
- No minimum or maximum income requirements
- Maximum finance amount is $400,000
- Al least one borrower must have a credit score of 700 or higher
- At least one borrower must have full-time employment in same field of work for at least six months
- Must be the primary residence
- $1,000 credit towards closing costs if Seaboard's first-time homebuyer course is completed

For more information, call 800-639-2206 and ask to speak to a Loan Officer, or visit your local branch.

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.



## AI Scams and Fraud Prevention


October is **Cybersecurity Awareness Month**, and as technology evolves, so do the tactics scammers use.

Artificial intelligence (AI) is making scams more convincing than ever. Fraudsters can use AI to create realistic emails, text messages, and even voice recordings that appear to come from trusted organizations, friends, or family members.

**Protect yourself by slowing down and verifying unexpected requests** for money, personal information, or account access. If someone you know contacts you with an unusual request, even if the voice sounds like them, hang up and call them directly using a number you already know.

**Never click links or open attachments from unknown senders**, even if the message looks legitimate. If something feels suspicious, contact the person or organization directly using a trusted phone number, app, or website.

**Be cautious of urgency**. Scammers often use pressure to get you to act before thinking through what is happening.

If you receive a suspicious request, contact Seaboard directly at 800-639-2206 or stop by a branch. We are here to help!

## Your Year-End Financial Planning Checklist

Before the year comes to a close, take a few moments to review your finances. A quick review can help you see the progress you've made and identify opportunities to make adjustments.

Use this checklist to get started.

- **Evaluate your budget and spending habits**. Look back at where your money went. Are there expenses that can be reduced or subscriptions you no longer use?
- **Review your savings**. Check in on how your savings goals are coming along and make sure you're building an emergency fund (if you haven't already).
- **Manage your debt**. Check your balances and interest rates, and consider steps you can take to pay down higher-interest debt.
- **Check your credit**. At least once per year, check your credit report for accuracy. Report anything you don't recognize.
- **Confirm retirement contributions**. Check your progress and determine if you want to make any changes for the year ahead.
- **Keep important information current**. Review and update beneficiaries on your accounts and be sure important financial and personal documents are current.

Instagram

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