



The Local Loan Solution
It's **easy, local** and **sensible.**



SEABOARD FEDERAL CREDIT UNION

The smart place for your money

Main Office

177 Main Street · P.O. Box G · Bucksport, ME 04416
207-469-6341 · 800-639-2206
PS24: 469-7724 · 888-688-0077
www.seaboardfcu.com

Office Hours

Lobby - Monday–Friday - 8:00 A.M. to 4:30 P.M.
Drive-Up - Mon., Tues., Wed. - 8:00 A.M. to 4:30 P.M.
Thursday - 7:30 A.M. to 6:00 P.M.
Friday - 8:00 A.M. to 5:00 P.M.

Ellsworth Office

200 Main Street
P.O. Box 115
Ellsworth, ME 04605
207-667-8285

Office Hours

Lobby
Monday–Friday
8:00 A.M. to 4:30 P.M.
Drive-Up
Monday–Friday
8:00 A.M. to 4:30 P.M.

Hermon Office

2410 Route 2
Hermon, ME 04401
P.O. Box 6359
Hermon, ME 04402
207-848-9995

Office Hours

Lobby
Monday–Friday
8:00 A.M. to 4:30 P.M.
Saturday
8:00 A.M. to 12:00 P.M.
Drive-Up
Monday–Friday
8:00 A.M. to 4:30 P.M.
Saturday
8:00 A.M. to 12:00 P.M.

Proudly serving Hancock,
Penobscot, Waldo and
Washington Counties with
today's most advanced
financial services.



Rev. 10/13



EDUCATION LOAN



SEABOARD FEDERAL CREDIT UNION

The smart place for your money

www.seaboardfcu.com

Education Loan

Why this loan?

- Competitive rates and fees
- Maine-based loan with a community partner
- Online application

Am I eligible?

- Must be enrolled at least half-time in a degree granting program
- Must meet credit requirements
- School must certify loan

MAINE RESIDENTS

- Going to Maine colleges and universities
- Going to out of state colleges and universities

OUT OF STATE RESIDENTS

- Attending Maine colleges and universities

How much can I borrow?

- Cost of attendance minus other financial aid (maximum \$40,000 per year, \$200,000 total)
- Minimum \$2,000

When do I need to start repaying my loan?

SEVERAL OPTIONS INCLUDING

- Principal and interest payments starting immediately
- Deferment of principal, with interest only payments while enrolled in school at least half-time, followed by principal and interest payments
- Full deferment of principal and interest while enrolled in school at least half-time, followed by principal and interest payments

How do I apply?

THE PROCESS IS SIMPLE!

- 1) Apply online.
- 2) Add a cosigner to improve likelihood of approval/obtain lower interest rate and origination fee.
- 3) Sign your loan documents online or mail them to us.
- 4) Accept your loan terms.
- 5) You're finished!



Visit us online
WWW.SEABOARDFCU.COM

Or

Call us today
800.639.2206