

Seaboard Services

Deposit Products

- Share Accounts
- Share Draft (Checking) Accounts
- Share Certificates
- Money Market
- Individual Retirement Accounts (IRAs)
- HSA Account (Health Savings Account)
- Coverdell ESA (Education Savings Account)
- Retirement Certificates
- Club Accounts
- Monty Moose Youth Savers Club

- Personal Loans
- Consolidation Loans
- Recreation Vehicle Loans
- Student Loans
- Share-Secured Loans
- Business Loans

Member Services

- Visa Debit Card
- Visa Gift Card
- Power Line Home Banking
- Phone System 24 (PS24)
- Direct Deposit of Payroll, Pension, and Social Security
- Drive-Up Service
- Money Orders
- Payroll Deduction
- Night Deposit
- Safe Deposit Boxes
- Wire Transfers
- Notary Services
- Signature Guarantee
- Shared Branching

Loan Products

- Visa® and Visa Gold
- New/Used Auto Loans
- First Mortgages
- Home Equity/Home Improvement
- Mobile Home Loans



Visa Foreign Transaction Fees: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa charges 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. region: Visa assesses a cash disbursement fee of 0.15% + US \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$200.

Visa Cash Disbursement Transactions outside the U.S. region without an Access/Surcharge Fee Assessed: If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% + US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US \$0.55; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.



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.



Federally Insured by NCUA



Rev. 11/13



RATE & FEE SCHEDULE



SEABOARD

FEDERAL CREDIT UNION

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www.seaboardfcu.com

Savings (Share) / Checking (Share Draft) Accounts

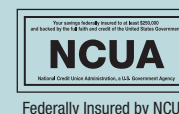
Rate and Fee Schedule

The rates and fees applicable to your account at Seaboard Federal Credit Union are provided below. Seaboard Federal Credit Union may offer other rates for these accounts from time to time.

Rates effective _____

Account Rates and Terms	Share Account	Share Draft (Checking)	IRA	Clubs	Money Market
Dividends					
Dividend Rate					
Annual Percentage Yield					
Dividends Compounded	monthly	monthly	monthly	monthly	monthly
Dividends Credited	monthly	monthly	monthly	monthly	monthly
Dividend Period	monthly	monthly	monthly	monthly	monthly
Balance Requirements					
Minimum Opening Balance	\$5.00	\$25.00	n/a	n/a	\$2,500.00
Minimum Balance required to earn dividends	\$5.00	\$500.00 <small>average daily</small>	n/a	n/a	\$2,500.00
Balance Method	daily	daily	daily	daily	daily

The rates appearing in this Rate and Fee Schedule are accurate and effective as of the date indicated above the table. If you have any questions or require current rate information on your accounts, please visit the "Rates" section of our website, www.seaboardfcu.com, or call Seaboard Federal Credit Union at 207-469-6341.



Account Limitations

See Section 6 below.

For Christmas Club Accounts, any withdrawal may result in account closing.

Fees or other conditions may reduce your earnings

Truth-in-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the above accounts:

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts, as of the last Dividend Declaration Date, are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for a 365-day period. The Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of the month.

4. Accrual of Dividends. Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be posted before the account is closed.

5. Balance Information. The minimum balance required to open each account and earn dividends is set forth above. Dividends and minimum balance requirements are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day. The dividend rate and corresponding annual percentage yield earned on share accounts and checking accounts will depend on the daily balance in the accounts as set forth above.

6. Account Limitations. Limitations for each account are set forth above. For a Share Savings Account or Money Market Account in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.