SEABOARD FEDERAL CREDIT UNION

The smart place for your money

Business Rate and Fee Schedule

This Rate and Fee Schedule is part of your Agreement with the Credit Union. The Date of this Rate and Fee Schedule is : **10/7/2026** The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.

Contact Information and Opt-Outs:

To report Fraud or Unauthorized Activity, Errors on your Accounts, Opt-out options, or any other inquires, please call the Credit Union at: (207) 469-6341 or (800) 639-2206. You can also write to the Credit Union by mail at PO Box G, Bucksport ME 04416, or by email through: www.seaboardfcu.com/contactus

Business Share Account Disclosures	Share Savings Account	Money Market Account	Checking Account	Non-Dividend Account
Dividend Rate	0.25%	2.86%	0.00%	0.00%
Annual Percentage Yield ("APY")	0.25%	2.90%	0.00%	0.00%
Dividends-Period, compounded, Credited	Monthly	Monthly	Monthly	Monthly
Balance Method	Daily	Daily	Daily	Daily
Minimum Opening Deposit	$ 5.00	$ 25.00	$ 25.00	$ 25.00
Minimum Balance to Earn APY listed	$ 5.00	$2,500.00	$500.00	N/A

Fixed Rate Term Share/IRA/HSA Certificates Penalties may apply for early withdrawals*	Share Certificate	Premium Share Certificate	Notices
Minimum Amount to open account	$ 500.00	$ 100,000.00	
3-Month Term- Rate	3.05%	3.15%	
3-Month Term-Annual Percentage Yield	3.09%	3.20%	***Early withdrawal penalty:** For term of 18 months or less the forfeiture is equal to one month of dividends whether earned or not. For terms of greater than 18 months, the forfeiture is equal to six months of dividends whether earned or not.
6-Month Term-Rate	3.55%	3.65%	
6-Month Term-Annual Percentage Yield	3.61%	3.71%	
12-Month Term-Rate	3.80%	3.90%	
12-Month Term-Annual Percentage Yield	3.87%	3.97%	
18-Month Term-Rate	3.85%	3.95%	
18-Month Term-Annual Percentage Yield	3.92%	4.02%	
24-Month Term-Rate	3.75%	3.85%	
24-Month Term-Annual Percentage Yield	3.82%	3.92%	
36-Month Term-Rate	3.75%	3.85%	
36-Month Term-Annual Percentage Yield	3.82%	3.92%	**Note: Rates subject to change without notice.**
48-Month Term-Rate	3.85%	3.95%	
48-Month Term-Annual Percentage Yield	3.92%	4.02%	
60-Month Term-Rate	3.95%	4.05%	
60-Month Term-Annual Percentage Yield	4.02%	4.13%	

Credit to Accounts for Member Deposits, Business Day Disclosures and Certain General Limitations:

The Credit Union's '"daily cut-off time":	All deposits or transactions received after the time we close for business on a day we are open, received after we open our Night Depository, or received on a day we are closed for business, will be treated as if received on the next business day that we are open.
Credit Union's "daily cut-off time" for Uniform Commercial Code funds transfer:	Any dollar amount may be transferred until 4:00 p.m. on a business day. Any request for a transfer after 4:00 p.m., may not be sent until the next business day we are open.
Credit Union's business day disclosure:	Our business days are Monday through Friday 8:00 a.m. to 4:30 p.m., excluding holidays. For any business day, items in our Night Depository will be collected by 8:00 a.m. and posted by 12:00 p.m. (Deposits to the Night Depository made after 8:00 a.m. or on a day we are not open will be processed by 12:00 p.m. on the next business day we are open).
Stop Payment Orders:	The Credit Union will not be obligated to take any action on a valid and appropriate stop payment order received by us after 4:00 p.m. on a business day until the next business day we are open.
Daily Cash Withdrawal Limits:	$25,000.00 per business day. Amounts over $25,000.00 may be accommodated contingent upon available funds at any specific branch location.
Approved Check Printer Vendor:	Main Street Inc.

Funds Availability Amount:

Amount that must be available by the next business day:	$ 275.00	
Additional Amount to make available if we extend immediate availability by one day:	$ 550.00	
Large deposits (over $6,725) and New Accounts (opened for less than 30-days) may have extended holds up to nine (9) days.		
Daily ATM Limits in a 24 hour period:	$ 800.00	5 transactions
Daily Point of Sale (POS) limits in a 24 hour period:	$ 5,000.00	10 transactions
Bill Payer Limits in a 24 hour period:	$ 5,000.00	

Member Business Account Fees

Shared Branching Terms:

Abandon Property Fee	$ 15.00	
Business Checking/Draft Fee (monthly)	$ 5.00	
Account History	$ 1.00	
Account Research per hour ($5 min.)	$ 20.00	
Auto Transfer Overdraft	$ 2.00	
ATM Withdrawal fee (using a Seaboard Card at a SURF or Seaboard ATM)	Free	
ATM/VISA Debit Card Transactions	Free	
Bad Address-per occurrence	$ 10.00	
Bill Pay-monthly-with estatements	Free	
Bill Pay-monthly-without estatements	$ 2.95	
Canadian Check US $	$ 5.00	
Cashier's Check	$ 2.00	
Check order-deducted from account	Cost	
Coin Purchase Fee (up to $300.00)	Free	
Coin Purchase Fee (Over $300.00)	3% of purchase	
Copy of Cashier's Check	$ 2.00	
Copy of Statement	$ 3.00	
Copy of Teller Check	$ 2.00	
Member Privilege-Overdraft (per occurrence)	$ 20.00	Charged if account is overdrawn by more than $20.00.
Maximum number of charges per day	3	Maximum overdraft amount is $400.
Debit Card Replacement-#free/year	1	
Debit Card Replacement after free ones	$ 5.00	
Debit Card- Temporary Increase	$ 20.00	
Debit Card-Maximum of 9 cards	Free	
Debit Card-Expedited replacement	$ 62.00	
Credit Card-Expedited replacement	$ 25.00	
Deposit/Check Returned-each	$ 10.00	
Early Account Closure	$ 15.00	
Excess Share Drafts (checks) >100 per month	$0.15 each	
Excess Share Drafts (checks) >50 per month for non-profits	$0.15 each	
FAX-per page (first page no charge)	$ 2.00	
Gift Card (non-reloadable)	$ 2.95	
Gift Card (reloadable)	$ 4.95	
Inactivity Fee-annually	$ 10.00	
Legal-Levies/writs/summons (per occurrence)	$ 30.00	
Money Order (each, max. $1,000 each)	$ 2.00	
Notary Public/Signature Guarantee	Free	
NSF Returned	$0.00	
Online Bill Payer Return item	$ 10.00	
Photocopy-each page	$ 0.25	
Wire-Foreign-Out	$ 30.00	
Re-opening Checking Account	$ 25.00	
Safe Deposit Box Rental	Contact CU	
Stop Payment	$ 25.00	
Telephone Transfer	$ 2.00	
Wire-Domestic In	$ 5.00	
Wire-Domestic Out	$ 18.00	

Limitations:
The shared branch Credit Union you are visiting may impose daily aggregate withdrawal limits.

Shared Branching Fees:
The shared branching location may have fee they can impose. The Credit Union has no control over such fees and you should pose any questions regarding such to the charging financial institution.

Other Limitations:
Access to shared branching can be limited or refused based on any terms in the Membership Agreement or any policies or procedures of this Credit Union or the shared branch Credit Union.

*No loan fees are included in the fee schedule.

*Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.