

RATE BOARD

Current rates as of 12/15/2016

Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.65%	0.65%
36 Months	1.00%	1.00%
48 Months	1.05%	1.06%
60 Months	1.50%	1.51%

IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.15%	0.15%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
18 Months	0.40%	0.40%
24 Months	0.65%	0.65%
36 Months	1.00%	1.00%
48 Months	1.05%	1.06%
60 Months	1.50%	1.51%

Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.20%	0.20%
Money Market	0.20%	0.20%

Rates as low as

Loan Type

Autos, motorcycles, ATVs and snowmobiles:

2014 & newer	1.99%
2010 – 2013	4.00%
2009 & older	5.00%
Campers, RVs, boats	4.75%
Share-Secured	3.10%
Equipment	7.75%
Signature	10.65%
Open-End Line of Credit	13.00%
Visa® Gold	8.90%
Visa® Classic	11.90%
Home Equity-fixed 5 Year	4.00%
Home Equity-fixed 10 Year	4.625%
Home Equity-fixed 15 Year	6.25%
Home Equity Line of Credit reset quarterly	3.75%
Mortgage Rates - 10 Year Fixed	4.25%
Mortgage Rates - 15 Year Fixed	4.375%
Mortgage Rates - 20 Year Fixed	4.50%
Mortgage Rates - 30 Year Fixed	5.00%
Land (15 Years)	8.50%
Adjustable ARMs	3.50%
Camps/Seasonal (15 Years)	7.50%

*Annual Percentage Yield. Rates subject to change.

Rates and terms are subject to change without notice. Actual Interest rates, terms and APRs are based on credit history and other factors.

2016 Charitable Activities

We're proud to support The Maine Credit Unions' Campaign for Ending Hunger with bake sales and other fundraisers. This year we've been able to raise money for these worthwhile causes with the generosity of you, our members. Seaboard would like to thank you for all your support to the communities we serve.

- Ending Hunger in Maine \$8,700
- Six area food pantries in the counties we serve each received a check for \$1,439.61 to purchase food. These funds are derived from the monies raised the previous year for the Ending Hunger Program.
- The credit union staff distributes Thanksgiving baskets as well as monetary donations to five area families.
- In Spring 2016, Seaboard lent a helping hand to the Children's Miracle Network where we raised \$6,805.
- In Fall 2016, Seaboard collected socks for a sock-in-the-box fundraiser. All generous donations were distributed to the Bangor Homeless Shelter, The Shaw House in Bangor and the Emmaus Center in Ellsworth. Overall we were able to deliver 660 pairs of socks.



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

www.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
P.O. Box 6359
Hermon, ME 04402
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.–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 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.
Saturday: 8:00 A.M. to 12:00 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.

2017 Board of Directors

Tony Manzo, Chair
Alan "AJ" Johnson, Vice-Chair
Jim Duplessis, Secretary/Treasurer
Wendy Haslam
Jeff Kneeland
Basil Staples
Don Sorey

2017 Supervisory Committee

Joe Lynch, Chair
Raymond Seamans
Brittini Reed

Management

Kyle Casburn, President/CEO
Lonnie SanAngelo,
VP Operations
Chad Desjardins,
VP Lending
Dan Kelley,
VP Finance, CFO, CCO
Richard Cole, Branch Manager
Lisa Fogg, Branch Manager

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 16, 2017

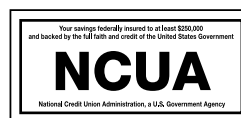
Presidents' Day

Monday, February 20, 2017

Credit Union Statistics

As of December 15, 2016

Assets 119,611,600
Loans 88,863,301
Share 108,410,500
Members 12,490



January 2017



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money



SEABOARD SHARES



Refinance All Your Student Loans with One Easy Payment

- Refinance to reduce your rate and payments
- Consolidate to 1 easy payment
- Local, trusted partner

Apply today at www.seaboardfcu.com

It's easy, convenient and sensible!

IMPORTANT: If you refinance or consolidate any federal education loans, you will no longer be eligible for the benefits tied to your original loans such as income-based repayment plans, forbearance and deferment options and loan forgiveness programs. When determining what loans (private and federal) you wish to refinance, be sure to weigh the pros and cons of doing so. Federal loans come with some benefits that may or may not apply to you. Some examples of those benefits are loan forgiveness programs for certain professions, the option to postpone payments based on financial hardship, and a wide variety of payment plans. These benefits and protections *do not transfer* to private loans.



Start the New Year Off with a New or Used Auto

Auto Loans
rates as low as

1.99% APR*

Lower terms now available

Is your current car or truck ready for a Maine winter? If not, why not finance a new or used auto with us.

Before you start the process, we invite you to discover how we can help. Whether you want to get started on a loan application today, or want to learn how to improve your credit score to get a better rate in the future, we're here to help you every step of the way. Between shoveling snow and navigating to-do lists, winter is stressful enough! Let us help you cross one winter worry off your list!

*Annual Percentage Rate. Rates are subject to change.



What's New on the Bulletin Board?

New Year, New Resolution. Update Your Information

If you have moved recently or your phone number has changed, you need to inform the credit union in writing so that we can keep your information on your account updated.

Also, check if the beneficiary is correct on your account. This information was most likely done when you first opened your account and many life event moments may have changed the status of information that we have on file.

Scholarship Money

Seaboard Federal Credit Union is pleased to offer 5 scholarships worth \$1000.00 each to eligible students who are continuing their education at a college, university or vocational school (**graduate students are excluded**). Scholarships are no

longer limited to just high school seniors. Please stop by the credit union or call 469-6341 or 800 639-2206 to obtain a scholarship application. We are proud to support higher education in the community.

Visa® Credit or Visa® Debit Card UChoose® Rewards Points for Loans

Remember to combine your Visa Credit Card Points and your Visa Debit Card Points to lower your interest rate the next time you get a consumer loan with us. We can lower the rate by .25% to 1% depending how many points you decide to redeem. Real Estate loans, Share Secured and Certificate loans are excluded. Ask your loan officer the next time you borrow how much more you can save by redeeming those points.

Surcharge-Free — the way life should be

Shouldn't you be able to access your money wherever you are without fees or hassles? It's your money and accessing it should be easy! That's why credit unions in Maine created the SURF surcharge-free ATM Network. The SURF ATM Network gives you access to over 230 ATM locations across the state of Maine. Whether you are riding miles of beautiful trails in Caribou, carving the slopes in Kingfield or cozying up by the fire in Kittery this winter, you'll have easy access guaranteed!

Board Elections

Every year the members have their chance to elect the credit union's Board of Directors. The Nominating Committee will accept applications for three seats in 2017. Incumbents up for re-election are Alan Johnson and Jeff Kneeland. Basil Staples plans to resign from the Board at the conclusion of his term in April 2017. Basil has served the credit union for 18 years, including 7 years as Secretary/Treasurer. The credit union appreciates his service and leadership.

If you are contemplating running for the Board, you may want to know some of the important duties involved.

Directors are unpaid volunteers who take on the responsibility of overseeing the direction of the credit union. Serving on the Board of Directors is a privilege, but it also involves a high level of commitment, dedication, and expertise.

Directors' responsibilities include, but are not limited to, the following:

- Attending all monthly Board meetings typically held on the third Monday of the month at 4:30 p.m.
- Completing applicable training courses
- Participating in strategic planning sessions
- Devoting time to committee meetings and other credit union events

To be eligible to run, you must be a member in good standing. Additionally, NCUA regulations require that new directors achieve financial literacy in understanding the balance sheet and income statement within six months of election.

We have been fortunate over the years to have dedicated and loyal Board members. Any member wishing to run for the Board of Directors of Seaboard Federal Credit Union should call Andrea Grindle at Seaboard, 469-6341, for a nomination form.

All nomination forms must be received by 4:30 p.m. on Thursday, January 12, 2017.



Winter's Here

Get ready to ride with a Snowmobile Loan from Seaboard FCU

Rates as low as

1.99% APR*

Call or stop by our Bucksport, Ellsworth or Hermon office.

*Annual Percentage Rate. Rate subject to change. We now offer terms up to 84 months. Rates and terms are subject to credit history and other factors. All loans are subject to credit union approval and standard underwriting guidelines.

Stay Connected



Mobile Banking

Manage your accounts anytime from anywhere with our new mobile banking app. Check your account balance, deposit checks with your smart phone, transfer money, send funds using PayPal, and much more.



The Pays

You can now use your Seaboard FCU credit and debit cards with The Pays, the easy, secure and private way to pay. Use Samsung Pay®, Apple Pay® and Android Pay™ on your mobile device to pay in stores without swiping your cards. Just pay with a single touch of your finger using Touch ID.



Website

Our website is a great resource for finding shared branch locations, share and CD rates, loan rates and new product offerings.



You can even apply for your next loan! This is also where you'll find postings for early closings or late openings during the winter months due to inclement weather. It's user friendly and easy to navigate. Check us out at www.seaboardfcu.com.



Facebook

Our Seaboard FCU Facebook page is over 1,500 "likes". Be sure to "like" our page and share Seaboard FCU's page with your family and friends. Also, Facebook is a great way to keep up with special promotions, contests and news!

It is important to us that technology is used to enhance the personal banking experience. Give us a call or drop by to learn about how our electronic services can make your finances easier to manage.

The Maine District Office of the U.S. Small Business Administration is Pleased to Announce Their FY16 Lending Partner Award Winners!



Congratulations to our Business Lending Team Dan Kelley, Tiffany Bishop and Chad Desjardins. Missing from photo: Michelle Wingate.

Congratulations to our FY 2016 SBA Award Winners:

Top Performing SBA Lender
Top Performing 504 3rd Party Dollar Lender
Top Performing Credit Union
Top Performing CDC
Top Performing Community Advantage Lender
Top Performing Microlender
SBA STAR Award 2016

Bangor Savings Bank
Androscoggin Savings Bank
Seaboard Federal Credit Union
Granite State Development Corp.
Eastern Maine Dev. Corp.
Community Concepts Finance Corp.
Jim Maxwell, Granite State Development Corp.

SEABOARD SERVICES

Deposit Products

- Share Accounts
- Share Draft (Checking) Accounts
- Business Accounts
- Money Market Accounts
- Member Privilege
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Retirement Certificates
- Club Accounts
- Monty Moose Youth Savers Club
- Visa® Debit Card
- Visa Gift Card

Loan Products

- Visa and Visa Gold
- New/Used Auto Loans
- First Mortgages
- Home Equity/Home Improvement
- Personal Loans
- Consolidation Loans
- Recreational Vehicle Loans
- Share-Secured Loans
- Student Loans
- Business Loans
- PowerPay

Member Services

- Home Banking
- Bill Payer
- CardValet®
- Mobile Banking
- Remote Deposit Capture
- eStatements
- E Services
- E-Lerts
- 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