



## PREVENTING FINANCIAL STRESS

Emergency funds are incredibly important, and even more so when you're working towards a common goal as a team. Unexpected expenses pop up all the time and not having an emergency fund can be a huge financial burden, or even lead to debt for both of you. It's a good idea to have three to six months worth of expenses saved. For instance, if you put \$30 away every week, you will have \$1,560 in a year. This can cover unexpected vehicle repairs or medical bills, and even pre-existing expenses in case you find yourself out of work. If you simply can't save that much, put as much away as you can. It's better to be safe than sorry.

## WANT TO FRESHEN UP YOUR HOME NOW THAT WINTER IS OVER?

Why not get a Home Equity with Seaboard and get those renovations taken care of before the summer fun begins? Give us a call or come in and talk to one of our loan officers today.

Rates as low as  
**4.50%**  
 APR

## SPRING IS IN THE AIR, IS A NEW OR USED VEHICLE IN YOUR FUTURE?

Spring is here and now is the time to start looking for that new vehicle or refinance your existing vehicle and start saving today! Before you begin the process, we invite you to discover how we can help. Come into a branch, or give us a call with any auto loan questions you may have. Whether you want to get started on a loan application, or want to learn how to improve your credit score to qualify for a better rate in the future, we're here to help you every step of the way. In addition to competitive rates, your credit union is here to help you with the entire lending process — not just make the sale. Call today and get pre-approved.

Rates as low as  
**2.49%**  
 APR



## VACATION PLANNING BEGINS WITH TAKING SEABOARD'S VISA CREDIT CARD



**VISA**  
 With rates as low as  
**8.90%**  
 APR

Take your Seaboard Visa Credit Card along on vacation to earn UChoose points every time you use the Visa Credit Card and Seaboard Visa

Debit Card. Accumulate points and redeem them for airline tickets, hotel rooms, car rentals, merchandise, gift certificates or even lower loan rates. Don't have a Seaboard Visa Credit Card? Contact us today to get your application started, and you'll be earning points in no time.

### 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. The next time you borrow, ask your loan officer how much you can save by redeeming points.

### SCHOLARSHIP MONEY

Seaboard FCU is pleased to offer five \$1,000 scholarships 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.

### GAP PROTECTION

- GAP helps pay off your remaining loan balance if your vehicle is stolen or damaged and is declared a total loss.
- GAP helps clear your credit allowing you to start fresh with a new vehicle purchase.
- GAP is inexpensive and can be included as a small addition to your monthly payment.

All claims are subject to certain exclusions and benefit limitations.

Auto deductible reimbursement pays up to five hundred dollars (\$500) per loss (UNLIMITED losses per year) when a loss is filed and paid by the auto insurance company for a covered auto the member owns or leases evidenced by the title or registration AND insures under an Auto Insurance Policy designating the member as the named insured.

## BOARD ELECTIONS

In accordance with the bylaws of Seaboard Federal Credit Union, the Secretary wishes to communicate two openings on the Board of Directors. The Nominating Committee has selected the following candidates:

- **Jim Duplessis**, retiree of Verso Paper. Mr. Duplessis has served as a SFCU Director since November 2008, acting as Secretary/ Treasurer since 2015. He was a member of the Supervisory Committee for five years, serving as Chair for three years. Jim also served on SFCU's Credit Committee from 1991–1993. He has been on the local United Way Board of Directors and the Bucksport School Board.
- **Don Sorey**, retiree of Verso Paper. Mr. Sorey rejoined the Board in 2012, after serving 12 years from 1981–1992. He has served as Board Chairman for three years and won the Maine Credit Union League's Outstanding Credit Union Volunteer "Alexander Ferguson" Award in 1992. Don also served as President of Local #1188 of the United Papermakers International Union.

Nominations for the vacancies were available by petition. However, there were no petitions submitted to the Nominating Committee. Per the bylaws, voting will not be necessary as there is only one candidate for each open seat.



### ANNUAL MEETING SAVE THE DATE!

**Date:** Friday, April 27, 2018  
**Time:** 6:00 p.m.  
**Location:** Bucksport Performing Arts Center  
 Bucksport Middle School  
 100 Miles Lane

## MORE SECURE THAN EVER — CHALLENGE QUESTIONS FEATURE

At Seaboard, we take our obligation to protect our members seriously. That's why we have added a new optional feature as another layer of security to your account. When you want to perform a transaction on your account, either in person or by phone, you will be asked challenge questions. If you are interested in setting this up on your account, you must visit the credit union. If you have any questions on this new feature, please call or stop by and one of our friendly member service representatives will be able to assist you.



## ARE AUTOMATIC PAYMENTS FOR YOU?

It seems like as time progresses, there are more bills to be paid. Maybe you're paying for a cell phone, student loans, or even tackling your first mortgage. Whatever it may be, you probably want the payment process to be as painless as possible. Setting up automatic bill pay makes paying bills that much easier, as you can set it and forget. While there are certainly advantages to signing up for automatic bill pay, there are drawbacks as well. We at Seaboard put together a list of pros and cons to help you decide if automatic bill pay is a good fit for you.



### PROS

**Convenience.** Instead of having to visit several different websites or search through piles of mail at various times of the month, payment will automatically be applied to your bills. It's easier to stay organized and you don't have to worry about finding the time between work, classes, and cooking dinner to sit down and pay your bills.

**Reduced Chance of Identity Theft.** When bills aren't being mailed to your home, and you're not mailing in payments with credit card or checking

account information, the risk of identity theft is reduced. According to the Federal Trade Commission, 400,000 Americans became victims of identity theft as a result of stolen mail in the past year.

**Helps Improve Your Credit Score.** Payment history makes up 35% of your credit score — the largest contributing factor. Automatic bill pay helps keep you on time with payments and avoid delinquency charges.

### CONS

**Overdraft Fees.** Yes, you still need to make sure you have enough money in your account to cover automatic payments. If an automatic payment attempts to draw money and you have insufficient funds, you may face overdraft fees. Create a budget to stay on top of your account totals, as variable expenses like utility or cell phone bills keep you on your toes.

**Stopping Payments.** You might end up paying for things you no longer use if you don't cancel your automatic bill pay. Consider reviewing all of your auto-pay expenses a few times a year to ensure that you're not getting charged for that gym membership that you haven't used in months.

**You Might Get Too Comfortable.** When you aren't physically paying bills yourself, it's easy to become a little too carefree. Make sure you're still reviewing your bills for accuracy, as you don't want to be losing money without knowing. Also, mistakes happen. Automation does sometimes fail, so stay on top of things to make sure payments are going through smoothly.

### 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
- Apple Pay®, Android Pay®, Samsung Pay®
- Bill Payer
- CardValet®
- Mobile Banking
- 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



# SEABOARD FEDERAL CREDIT UNION

The smart place for your money

[www.seboardfcu.com](http://www.seboardfcu.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.  
Thurs.–Fri.: 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.

## HOLIDAY CLOSINGS

**Patriots' Day**  
Monday, April 16

**Memorial Day**  
Monday, May 28

**Independence Day**  
Wednesday, July 4



Check out our YouTube channel by searching Seaboard FCU!

## RATE BOARD

Current rates as of 2/28/2018

### Share Certificates

Maturity	Rate	APY*
3 Months	0.45%	0.45%
6 Months	0.50%	0.50%
12 Months	0.70%	0.70%
18 Months	0.90%	0.90%
24 Months	1.15%	1.16%
36 Months	1.35%	1.36%
48 Months	1.65%	1.66%
60 Months	2.00%	2.02%

### IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.45%	0.45%
6 Months	0.50%	0.50%
12 Months	0.70%	0.70%
18 Months	0.90%	0.90%
24 Months	1.15%	1.16%
36 Months	1.35%	1.36%
48 Months	1.65%	1.66%
60 Months	2.00%	2.02%

### Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.25%	0.25%
Money Market	0.25%	0.25%

### Loan Type

Rates as low as

Autos	
2015 & Newer	2.49%
2011 – 2014	4.50%
2010 & Older	5.50%
Campers, RVs, Boats	5.25%
Motorcycles, ATVs, Snowmobiles	2.99%
Share-Secured	3.10%
Equipment	8.25%
Signature	10.90%
Open-End Line of Credit	13.00%
Visa® Gold	8.90%
Visa® Classic	11.90%
Home Equity-fixed ....5 Year	4.50%
Home Equity-fixed ....10 Year	5.00%
Home Equity-fixed ....15 Year	6.00%
Home Equity Line of Credit reset quarterly	4.50%
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	3.75%
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.

### 2018 Board of Directors

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

### 2018 Supervisory Committee

Nate Zmek, 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

### Credit Union Statistics

As of February 28, 2018

Assets . . . . . \$122,697,700  
Shares . . . . . \$110,361,200  
Loans . . . . . \$91,459,900  
Members . . . . . 13,124

## Stay on Top of Your Credit Report

Only one website has been officially authorized to provide free credit reports:

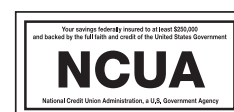
[AnnualCreditReport.com](http://AnnualCreditReport.com)

You also can call 877-322-8228, or complete a request form and mail it to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Order your credit report for free from each credit bureau once each year.

**Remember, you can access your credit report for free, but not your credit score.**



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EQUAL HOUSING OPPORTUNITY