



## WHAT CAN YOU DO TO STOP COVID-19 FRAUD?

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19. Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers. So, what can you do to stop COVID-19 fraud?

- Do not give out your insurance/Medicare number to anyone other than your doctor, health care provider, or other trusted representative.
- Protect your insurance/Medicare number and treat your insurance/Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Ignore online offers for vaccinations. If you see ads touting prevention products or cures for COVID-19, they are a scam. Be cautious when purchasing medical supplies from unverified sources.

### To Our Valued Members:

We hope this letter finds you and your family in good health. Our community has been through a lot over the last few months, and all of us are looking forward to resuming our normal habits and routines. We miss seeing you, and we want to let you know that our branch lobbies at all locations are targeted to re-open to members by the end of June.

Our normal hours of operation will continue at all of our Lobbies and Drive Up windows. If you wish to see a Loan Officer or a New Accounts Representative, we request that you make an appointment so we can assist you in completing any necessary paperwork in advance.

Additionally, the credit union has implemented special procedures that will help us to serve you safely. Some of the changes you might notice include:

- Limiting access to no more than 5 members in a branch at any given time.
- Protective barriers have been added, as have floor markings to help maintain 6 feet of physical distancing.
- Hand sanitizer will be available for you to use in the lobby and at MSR windows.
- Shareable items such as pens will be removed. If a pen is needed, single use pens will be provided, and you will be able to keep the pen after use.
- Our employees will be wearing masks and we ask that you also use a face covering if able. We hope you'll be able to tell that we are smiling underneath!
- We will ask you to lower your mask for a few seconds so we can properly identify you for security purposes.
- We are frequently sanitizing shared surfaces. Our cleaning crew performs daily deep cleaning.
- We will no longer offer coffee in our Bucksport reception area and will be removing magazines from all waiting areas.
- Public restrooms will be unavailable until further notice.

Even though our lobby doors will be open, we encourage you to continue using the many alternative options available for transacting business, such as drive-up teller stations, ATMs, online and mobile banking, or simply give us a call. We are here to help!

Finally, please keep in mind that health and safety of our members and staff is our top priority. To keep everyone safe and prevent transmission of the virus, we ask you not visit our credit union if you are sick or have been exposed to anyone who is sick.

If you need further information or have any questions, please visit us at [www.seaboardfcu.com](http://www.seaboardfcu.com) or contact us by phone at 469-6341.

Sincerely,

**Kyle W. Casburn**

*President and CEO*

## PROTECTING YOUR ACCOUNT

From time to time we will request verification items such as a Driver's License, Maine State ID, and/or Student ID for security purposes. These items are scanned into our system and your information is updated. It only takes a few moments so please bear with us. Ultimately, this is for your security so that we can prove your identity. Thank you in advance.

## UPDATE YOUR INFORMATION

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

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

## CARDVALET®

Seaboard FCU wants to introduce you to CardValet, an app that allows you to safeguard your debit card and/or credit card from fraud.

CardValet allows you to set spending limits, receive customized alerts, and turn your card "on" and "off" from your mobile device — anytime, anywhere.

### FEATURES INCLUDE:

- Ability to turn debit or credit cards ON or OFF from your smartphone
- Customized alerts that you set based on transaction amount, merchant type or location
- Receive notification if a transaction is attempted, then denied
- Control spending on multiple, unique cards by setting custom limits — great for parents and businesses!

**IT'S SIMPLE!** Download CardValet from GooglePlay™ or the App Store® to take control of your debit card and/or credit card. Download today!

## 2020 SCHOLARSHIP WINNERS

Each year, your credit union offers scholarships to help students pursue their education dreams. Seaboard FCU is pleased to present its 2020 scholarships to the following college students:

- T. Brenton** Maine Maritime Academy
- S. Warner** Florida Atlantic University
- C. Baker** St. Joseph's College of Maine
- N. Gray** Eastern Maine Community College
- K. Hamby** Massachusetts College of Pharmacy and Health Science



**Our congratulations and best wishes to all!**

## FROM THE DESK OF ZOE



Summer is a good time to open your Zoe's Club and start saving money in style right here at Seaboard FCU. Our Zoe's Club teaches our young members how to save money, spend money wisely and to give back to the communities they live in. Zoe's Club is open for our young members from age 0-17. Our Zoe's Club members learn the importance of giving back to the communities they live in and realize the importance of good savings habits. When you learn these lessons early they stay with you for your lifetime!

Stop by any of our branches to open a Zoe's Savings Club today.

## IT'S NEVER TOO EARLY TO THINK ABOUT UPCOMING WINTER HEATING COSTS

Seaboard can help you save money with the high costs of heating your home this winter. We are offering two low-interest loans to help with heating bills: \$4,000 at 2.99% APR\* for one year, or \$8,000 at 4.99% APR\* for two years. Use the loan for heating oil, wood, propane, and pellets, even furnace repairs. You could say that Seaboard Federal Credit Union is "The smart place for your money."

\*Annual Percentage Rate. APR does not apply to existing SFCU loans. New money only. Per \$4,000 borrowed for one year at 2.99% APR, 12 monthly payments of \$338.78. Per \$8,000 borrowed for one year at 4.99% APR, 12 monthly payments of 684.85. Some restrictions apply. Must meet credit guidelines set forth by Seaboard Federal Credit Union. This offer extends until December 31, 2020.

## BANZAI IS FOR THE WHOLE FAMILY!

Stop by our website and learn all about Banzai for better financial well-being. We are sponsors of **Banzai Direct**, making free, web-based financial education available to anyone, anywhere, at any time. Learn about the topics that you care about most, like insurance, retirement, buying a house, taxes, borrowing and credit, budgeting, and much more. Visit [www.seaboardfcu.com](http://www.seaboardfcu.com) and navigate to the "Education" drop-down menu to learn more.

**Banzai!**

# TAKE A SEABOARD VISA® WITH YOU ON YOUR STAYCATION THIS SUMMER



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

Take your Seaboard Visa® Credit Card along on staycation to earn UChoose points every time you use your Seaboard Visa® Debit or Credit Card. Accumulate points and redeem them for camping sites, 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.

## GAP PROTECTION

**Will your auto insurance pay off your loan in the event of a total loss or theft? Probably not.** In most cases, your insurance will fall short of covering the full balance of your auto loan at the time of loss, leaving you with a loan balance and no vehicle.

Guaranteed Auto Protection (GAP) can help pay the remaining balance of your auto loan after an insurance payout. Please refer to the GAP Addendum for Terms and Conditions.

**THIS IS JOHN**  
AN EXAMPLE OF GAP COVERAGE AT WORK

**JOHN OWES \$15,000 ON HIS VEHICLE**  
HIS VEHICLE IS TOTALED OR STOLEN!

**JOHN'S INSURANCE PAYOUT IS \$10,000**  
HE STILL OWES \$5,000 ON HIS LOAN

**JOHN'S GAP COVERAGE HELPS PAY THE DIFFERENCE**  
JOHN CAN NOW AFFORD TO REPLACE HIS VEHICLE

## A CAR LOAN CAN BE AFFORDABLE

Is there a car loan in your future? We can help! Let us get you into a new vehicle today. Whether it is brand new or new to you, our affordable payments will work great with your budget. If you prefer weekly or bi-weekly payments for better budgeting, we've got just the loan program for you!



RATES AS LOW AS **1.99%**  
APR

## 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
- Zoe's Savings 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®, Google 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.seaboardfcu.com](http://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  
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

### Independence Day

Saturday, July 4

### Labor Day

Monday, September 7

### Indigenous Peoples' Day

Monday, October 12



Check out our YouTube channel by searching Seaboard FCU!

## RATE BOARD

Current rates as of 5/31/2020

### Share Certificates

Maturity	Rate	APY*
3 Months	0.30%	0.30%
6 Months	0.50%	0.50%
12 Months	0.60%	0.60%
18 Months	0.85%	0.85%
24 Months	0.95%	0.95%
36 Months	1.15%	1.16%
48 Months	1.25%	1.26%
60 Months	1.35%	1.36%

### IRA Share Certificates

Maturity	Rate	APY*
3 Months	0.30%	0.30%
6 Months	0.50%	0.50%
12 Months	0.60%	0.60%
18 Months	0.85%	0.85%
24 Months	0.95%	0.95%
36 Months	1.15%	1.16%
48 Months	1.25%	1.26%
60 Months	1.35%	1.36%

### Share Accounts

	Rate	APY*
Share Savings	0.10%	0.10%
Share Drafts	0.00%	0.00%
Clubs	0.10%	0.10%
IRA	0.50%	0.50%
Money Market	0.50%	0.50%

### Loan Type

Rates as low as

Autos	
2019 & Newer	1.99%
2015 – 2018	3.75%
2014 & Older	5.00%
Campers, RVs, Boats	4.75%
Motorcycles, ATVs, Snowmobiles	2.49%
Share-Secured	3.10%
Equipment	4.75%
Signature	10.90%
Open-End Line of Credit	13.00%
Visa® Gold	8.90%
Visa® Classic	11.90%
Home Equity-fixed ....5 Year	4.25%
Home Equity-fixed ....10 Year	4.75%
Home Equity-fixed ....15 Year	5.50%
Home Equity Line of Credit reset quarterly	3.50%
Mortgage Rates - 10 Year Fixed	3.00%
Mortgage Rates - 15 Year Fixed	3.25%
Mortgage Rates - 20 Year Fixed	3.625%
Mortgage Rates - 30 Year Fixed	3.875%
Land (15 Years)	7.00%
Adjustable ARMs	2.75%
Camps/Seasonal (15 Years)	5.00%

\*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.

## 2020 Board of Directors

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

## 2020 Supervisory Committee

Nate Zmek, Chair  
Tony Lemire  
Brittni Reed

## Management

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

## Credit Union Statistics

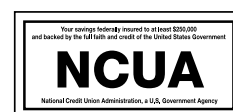
As of May 31, 2020

Assets . . . . . \$151,774,750  
Loans . . . . . \$94,818,900  
Shares . . . . . \$131,328,275  
Members . . . . . 12,729

# 2020 BOARD OF DIRECTORS

Congratulations to **Alan Johnson**, **Jeff Kneeland** and **Joe Lynch** who were reelected to the Board at the Credit Union's Annual Meeting held in April. We appreciate their willingness to serve.

**Ray Seamans** has retired from the Supervisory Committee after 7 years of service. We appreciate Ray's contributions to the credit union and wish him well.



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY