



A Quarterly Publication for Members of Seaboard Federal Credit Union

HEATING LOAN

3.99% APR* • Maximum loan: \$5,000
• Terms up to 12 months

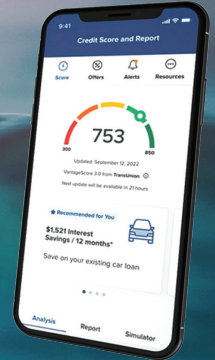
5.99% APR* • Maximum loan: \$10,000
• Terms up to 24 months

*APR does not apply to existing SFCU loans. New money only. Some restrictions apply. Must meet credit union guidelines set forth by SFCU. This offer extends until March 31, 2025.

Free Credit Score Tracking with

savvymoney®

Sign up in Home Banking!



Why Members Should Get Their Auto Loan with a Credit Union

When it comes to financing an auto loan, choosing a credit union offers several advantages over traditional banks or online lenders. Here at Seaboard FCU, we pride ourselves on being member-owned and prioritizing the needs of our members, which often results in more favorable loan terms and better customer service.

One of the biggest benefits of getting an auto loan from Seaboard FCU is lower interest rates. Credit unions typically offer more competitive rates than banks because they operate on a not-for-profit basis and pass savings back to their members. We can save you money over the life of the loan, reducing your monthly payments or allowing you to pay off the loan faster.

In addition to better rates, we often offer more flexible loan terms. Whether you're looking for a longer repayment period or a custom payment schedule, we are more likely to work with you to find a solution that fits your budget.

Another advantage is the personalized service. Seaboard FCU focuses on building relationships with our members, meaning you'll likely receive more attention and guidance throughout the loan process.

In the market for a new vehicle? Stop by, give us a call or check out our website to learn more!



Keeping Your Information Current

Keeping your contact information and beneficiaries up to date is essential for a smooth and secure financial experience. Whether you've moved, changed your phone number, or updated your email, ensuring that institutions have accurate details helps in receiving timely communications and alerts. Additionally, reviewing and updating beneficiaries on financial accounts and insurance policies ensures that your assets are distributed according to your current wishes. Take a few moments to update your information online, via phone, or through the necessary forms, ensuring that your financial affairs are aligned with your present circumstances.

HOLIDAY CLOSINGS

New Year's Day
Wednesday, January 1

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17





SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

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
Hermon, ME 04401
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.–Thur.: 8:00 A.M. to 4:30 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.

Drive-Up

Mon.–Fri.: 8:00 A.M. to 4:30 P.M.
Saturday: 8:00 A.M. to 12:00 P.M.



Board Elections

Every year members have their chance to elect the credit union's Board of Directors. The Nominating Committee will accept applications for two seats in 2025. Incumbents up for re-election are Tony Manzo and Wendy Haslam.

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. Director's 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, a NCUA regulation requires 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 207-469-6341 for a nomination form. All nomination forms must be received by 4:30 P.M. on Thursday, January 16, 2025.



Understanding Shared Branching: A Convenient Way to Access Your Credit Union



Shared Branching is a network that allows credit union members to perform transactions at participating credit unions, even if they're not at their home branch. This cooperative system offers increased convenience and access to banking services, especially for members who travel or live far from their credit union's physical locations.

With Shared Branching, you can perform routine transactions like deposits, withdrawals, transfers, loan payments, and account inquiries at any participating credit union location. Essentially, it expands the reach of your credit union, giving you more places to access your accounts, no matter where you are.

Shared Branching offers credit union members a level of flexibility and access that enhances their banking experience. Whether you're traveling, commuting, or just looking for a more convenient place to bank, Shared Branching ensures that your credit union is always within reach. It's an excellent example of how credit unions work together to serve their members better, no matter where they are.

For more information or to find a participating location, visit:

www.seboardfcu.com/shared-branching



We have expanded our social media presence!
Please follow us @seboardfederalcreditunion.