

# N o r t h e r n Perspectives

Summer 2005

Exclusively for SeaComm Members

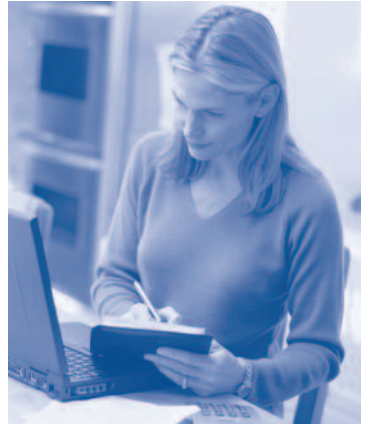


**Camp Scholarships Available – SeaComm is proud to sponsor five scholarships to 4-H Camp Overlook in Mountain View for students ages 8 to 19. For more information, contact Tammy Harrigan at 1-800-764-0566, ext. 500.**

## New Member Benefit

*SeaComm Overdraft Privilege Offers Peace of Mind*

Bouncing a check is embarrassing and can cost a substantial amount of money. You do your best to keep your share draft (checking) account in good standing. Yet, honest mistakes do occur; you may add or subtract incorrectly, or forget to record an ATM transaction, thereby miscalculating the amount of money available in your account. Now SeaComm has a solution designed to save our members the embarrassment and expense of high merchant fees for insufficient funds. It's called SeaComm Overdraft Privilege.\*



### How Does Overdraft Privilege Work?

With Overdraft Privilege tied to your share draft account, SeaComm will honor checks and other transactions (debit, ATM, ACH) that bring your account to a negative balance not to exceed \$500. We will mail you a special notice letting you know that your account is in the negative. To make sure that this service remains available on your account, your balance must be brought back to at least \$0 within 30 days. (Accounts that remain in the negative longer than 30 days are subject to closure.) **Overdraft Privilege is activated after other overdraft protections (overdraft line of credit, transfer from**

**share account) have been exhausted.** The standard overdraft fee of \$25 will be charged for each item that brings your account into the negative, but SeaComm will pay those items up to the \$500 limit (including fees). This will not only eliminate the embarrassment of a returned item, it will also save you the merchant's fee associated with checks returned due to insufficient funds.

### Member Service!

SeaComm Federal Credit Union is dedicated to providing the financial solutions necessary to help members save money and make their lives better. Overdraft Privilege is just another reason to establish

a checking relationship at SeaComm. For more information on this new service, stop by any of our convenient locations in Massena, Malone, Potsdam and Canton. You can also call **764-0566** or **1-800-764-0566**, or visit our Web site, [www.seacomm.org](http://www.seacomm.org).

\* Certain conditions apply to the granting of Overdraft Privilege and it is not a line of credit. However, if you have Overdraft Privilege and you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. SeaComm is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by SeaComm of an overdraft share draft (or items, such as debit transactions or ATM withdrawals) does not obligate SeaComm to pay any other overdraft share draft (or item), or to provide prior notice of its decision to refuse to pay such share draft (or item).



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# 2005 Eagles Scholarship Winners Announced

*Both Headed to SUNY Plattsburgh*

Congratulations to the two winners of the Shirley J. Eagles Memorial Scholarship, James Keenan of Brasher Falls and Ashlie Doran of Norwood. Both students will have \$1,000 applied to their accounts at the State University of New York in Plattsburgh as winners of the 2005 competition.

The SeaComm Shirley J. Eagles scholarship is awarded each year to two college-bound students in memory of longtime SeaComm employee Shirley Eagles, who lost her life in a tragic car accident in 2004. The entire SeaComm family is very proud of our two award winners.



## St. Lawrence Central Standout

James Keenan completes his high school career at St. Lawrence with a 92 grade point average. He was named MVP of the football team and was a standout

lacrosse and hockey player. James excelled academically and was president of the National Honor Society, won an Alcoa scholarship and plans to major in secondary school history in college. James was a volunteer lacrosse coach for summer youth sports and would like to return to his hometown after college to teach and coach. He says, "It would be a great honor for me to return to my community and become one of those adults who make it a special place for the next generation." James is the son of James and Mary Keenan.



## Norwood-Norfolk Class Leader

Ashlie Doran completes her high school career at Norwood-Norfolk with a 95.5 grade point average. She was named Valedictorian of the class of 2005, is a

USAA All-American scholar and a North Country Augsbury Scholar from St. Lawrence University, just to name a few of her awards. Ashlie also participated in vocal and instrumental music and the musical, and was on track and cross-country teams. Her ultimate goal is to be a journalist for *National Geographic*. She says, "I would like to travel the world and write about issues that affect the world from a scientific viewpoint." Ashlie is the daughter of James and Lori Doran.

## Sorry About That!

Earlier this year, many SeaComm members received multiple mailings regarding our no-cost \$1,000 basic Accidental Death and Dismemberment Insurance program from CUNA Mutual, as well as the opportunity to purchase additional coverage. The extra mailings were due to a coding error by CUNA Mutual.



No credit union funds were expended for any of these mailings. We apologize for any inconvenience or confusion associated with these extra mailings. Remember, you must respond to keep this no-cost insurance in place.

CONGRATULATIONS to the winners of this quarter's **boom!** prize drawing. They are Jordan Sharlow from Massena, Conor Riley from Massena, Blake Wilcox from Parishville, Jason Aubrey from North Bangor and Brynn Dickerson from Norfolk.



# SeaCoin Is Here!

## No More Rolling Coins

Most of us have a bunch of change around the house. Maybe it's in a plastic pig, cardboard box or glass jar. It could be on your dresser or even in the couch. You probably keep putting off exchanging



**Head Teller Maggie Wilkins (left) and Teller Ruthie Hartman are pictured with the new SeaCoin change machine.**

the coins for paper money because it's such a pain to count and roll the pennies, nickels, dimes and quarters. Well, your counting and rolling days are over! Introducing SeaCoin, SeaComm's new state-of-the-art change machine. Just bring your coins to the SeaComm main office on Stearns Street in Massena and dump them into SeaCoin. In just moments, your change is sorted and counted, and you get a receipt to exchange for cash at the teller line. It couldn't be much easier than that.

### Free!

The best thing about SeaCoin is that the service is absolutely free to SeaComm members.

That's right – there's no charge to our members. Other change machines around the area charge nearly 10% for this service. Just bring that loose change to the main office and walk out with folding money in your pocket. Whether it's a handful of quarters or the proceeds of a penny drive for charity, SeaCoin can handle it all.

### Member Service

Stop in at SeaComm's main office soon and take advantage of SeaCoin. It's the latest in our continuing efforts to provide our members with the best possible service with no fee or surcharge, just another way to "Experience the SeaComm Difference."

## Discount Tickets

SeaComm is again offering the popular discount ticket program for The Great Escape/Splashwater Kingdom in Lake George and Water Safari/Enchanted Forest in Old Forge. Members can stop by any branch and pick up discount tickets for either attraction at a substantial savings over gate prices. You can also save time, as you can skip the ticket-buying line and just enter the park when you arrive.



## Scam Alert!

Con artists and thieves are continuing their efforts to separate you from your money, so beware of phone calls or e-mail messages asking for your personal and financial information. A good rule to follow is to refuse information to anyone who contacts you. Instead, only give out information if you initiate the contact and are sure of who you are corresponding with. Reputable companies will not contact you via phone or Internet asking for information.

If you have any questions or are in doubt about whether to give out any information, be sure to contact us here at



SeaComm first. You can learn more about the many scams to look out for, and identity theft in general, by clicking on the identity theft logo on our Web site, [www.seacomm.org](http://www.seacomm.org).



CONGRATULATIONS to the winners of this quarter's Moola Moola prize drawing. They are Zachary LaBaff from Massena, Chelsea Barker from Malone, Skyler Cree from Norfolk, Devin Page from Massena and Garret Glasgow from Canton.

## Notes



## Hours and Locations

### Main Office

30 Stearns Street  
Massena, NY 13662  
(315) 764-0566  
Fax: (315) 764-0152

### Monday–Thursday

8:00 a.m.–5:00 p.m.  
(Drive-up opens at 7:30 a.m.)

### Friday

8:00 a.m.–6:00 p.m.  
(Drive-up opens at 7:30 a.m.)

### Saturday

9:00 a.m.–Noon  
(Drive-up opens at 8:30 a.m.)

### Canton Branch

101 East Main Street  
Canton, NY 13617  
1-800-764-0566  
Fax: (315) 379-9809

### Monday–Thursday

8:00 a.m.–5:00 p.m.

### Friday

8:00 a.m.–6:00 p.m.

### Saturday

9:00 a.m.–Noon  
(Drive-up only)

### Malone Branch

45 Finney Blvd., Ste. 5  
Malone, NY 12953  
1-800-764-0566  
Fax: (518) 483-7751

### Monday–Thursday

8:00 a.m. – 5:00 p.m.

### Friday

8:00 a.m. – 6:00 p.m.

### Saturday

9:00 a.m. – Noon  
(Drive-up opens at 8:30 a.m.)

### Massena Branch

79 Main Street  
Massena, NY 13662  
(315) 764-0566  
Fax: (315) 764-5453

### Monday–Thursday

8:30 a.m. – 5:00 p.m.  
(Drive-up opens at 8:00 a.m.)

### Friday

8:30 a.m. – 6:00 p.m.  
(Drive-up opens at 8:00 a.m.)

### Saturday

Closed

### Potsdam Branch

6 Sisson Street  
Potsdam, NY 13676  
1-800-764-0566  
Fax: (315) 265-1456

### Monday–Thursday

8:00 a.m. – 5:00 p.m.

### Friday

8:00 a.m. – 6:00 p.m.

### Saturday

9:00 a.m. – Noon  
(Drive-up opens at 8:30 a.m.)

All other areas  
nationwide:  
**1-800-764-0566**

### SmartLine

(315) 769-5821  
1-866-769-5821

### Web Site/ Home Branch

[www.seacomm.org](http://www.seacomm.org)

## Dividend Rates

**APY\***

**Primary Share Account**  
**\$100 & over** **1.30%**

**Daily Money Account**  
**\$2,500 & over** **1.35%**

**Traditional/Roth IRA Share Account**  
**\$5 & over** **2.30%**

### Share Certificates

(\$1,000 minimum)

**5-year** **4.50%**  
**4-year** **4.25%**  
**3-year** **3.95%**  
**2-year** **3.65%**  
**1-year** **3.30%**

(\$2,500 minimum)

**6 months** **2.56%**  
**90 days** **1.35%**

### IRA Certificates, Roth IRA Certificates

(\$1,000 minimum)

**5-year** **4.50%**  
**4-year** **4.25%**  
**3-year** **3.95%**  
**2-year** **3.65%**  
**1-year** **3.30%**

### Weekly Money Market

**\$100-\$2,499.99** **1.30%**  
**\$2,500-\$9,999.99** **1.35%**  
**\$10,000-\$24,999.99** **1.50%**  
**\$25,000-\$49,999.99** **2.30%**  
**\$50,000 & over** **2.60%**

\* APY = Annual Percentage Yield

## Loan Rates

**APR\*\***

### Vehicles

**2002 & newer** as low as **3.99%**  
**2001 & older** as low as **4.99%**

**RVs** as low as **3.99%**

### Share Secured

**3% Above Regular Share APY**

### Credit Cards

**SeaComm VISA®**  
**Advantage Gold** **9.95%**

**SeaComm VISA®**  
**Platinum Preferred** **10.49%**

**SeaComm VISA® Classic** **13.95%**

### Home Loans, Home Equity Loans, Home Equity Lines of Credit

**Rates are starting to rise, so lock in your rate soon. Call SeaComm for current rates and terms.**

\*\* APR = Annual Percentage Rate

All rates are effective as of June 1, 2005, and are subject to change. For current rates, inquire at any SeaComm office or call 1-800-764-0566. Early withdrawal penalties may be imposed on certificate accounts. Loan rates and terms are determined by each member's overall credit history and are subject to change. Different rates may apply.

## Holiday Closings

*Independence Day* – Saturday,  
July 2 and Monday, July 4

*Labor Day* – Saturday, Sept. 3  
and Monday, Sept. 5

### Board of Directors

Patricia Dodge	Chairperson
Keith Edwards	Vice Chairperson
Harold Raymond	Treasurer
Gary Fuller	Secretary
Wayne Duso	Director
Thomas Chatterton	Director
Scott Wilson	Director

### Supervisory Committee

Tom McCarty	Chairperson
Scott Wilson	Member
Stephen Barclay	Member
Ron Derouchie	Member

We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



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