



Who are we?

At Acadia Federal Credit Union, our mission is simple: *creating exceptional experiences to enrich your life*. Since 1963, we have been a member-owned financial institution committed to delivering innovative solutions, personalized service, and dedicated support to the communities we serve in Aroostook, Hancock, Penobscot, Piscataquis, and Washington counties. We actively invest in our communities and foster lasting relationships built on trust and service.

While credit unions are built on the philosophy of *People Helping People*, we take it a step further by focusing on meaningful connections and financial guidance that truly make a difference. Whether you're saving for the future, buying a home, or growing a business, we're here to support you every step of the way.

Proudly recognized as one of the Best Places to Work in Maine, we stand by our tagline: "Together, we will!" It reflects our commitment to teamwork, positivity, and service — because at Acadia FCU, your success is our mission.



Together, we will!

SERVING OUR COMMUNITIES

Aroostook, Hancock, Penobscot,
Piscataquis, and Washington counties



acadiafcu.org

1.855.MY.ACADIA (692-2234)

Federally Insured by NCUA



 Live Support

Live Support can be accessed during regular business hours by visiting acadiafcu.org and clicking the **Live Support** bubble in the right-hand corner.

5/2025

Products & Services



Together, we will!

Products and Services

We offer a diverse range of products and services to meet the financial needs of our members.

Deposit Accounts

Savings Accounts

- Prime Savings
- Monty Moose Youth Account
- Health Savings Accounts (HSA)
- Share Certificates: Traditional & IRA
- Acadia Star Money Market
- Business Star Savings
- Super Saver
- Custom Savings
- Christmas Club
- Coverdell Educational Savings

Checking Accounts

- Advantage Checking
- Free4ME Checking
- HSA Checking
- Business Star Checking

Retirement Accounts

- Traditional IRA
- Roth IRA
- Simplified Employee Pension (SEP)



Loan Products

- Auto, Tractors & Powersports
- Campers, Boats & RVs
- Home Mortgage & Real Estate
- Home Equity Line of Credit (HELOC)
- Variable Rate Mortgages
- Personal Loans
- Business Loans
- Heating/Cooling Loans

Business Services

- Payment Processing Solutions
- Real Estate Loans
- Construction Loans
- Equipment Loans
- Credit Cards
- Commercial Trucks & Trailers
- Secured & Unsecured Lines of Credit
- Construction Equipment & Vehicles
- Floor Plan Loans

Card Services

- Instant Issue Debit Cards
- Visa® Gift Cards
- Prepaid Travel Cards
- **Credit Cards**
Acadia FCU's credit card boasts low rates from 10.90% to a maximum of 15.90% APR. We manage our card program in-house and offer no fee balance transfers and cash advances anytime!

Loan Protection Products

- **Debt Protection**
Optional coverage to safeguard members' loans during unforeseen circumstances.
- **GAP Plus**
Covers the difference between your car's value and loan balance if it's stolen or damaged—plus a \$1,000 credit toward your next Acadia FCU auto loan!
- **Extended Warranty**
Get peace of mind when you protect yourself from mechanical breakdowns—even after your manufacturer warranty runs out.

Free Digital Services

- **Digital Banking**
Access your account anytime, anywhere at acadiafcu.org.
- **AcadiaGO Mobile App**
24/7 secure access with our mobile app; it's safe, convenient, and built for your busy life!
- **Remote Check Deposit**
Deposit checks from anywhere using AcadiaGO.
- **Acadia Card Management**
Integrated card control within the AcadiaGO app for enhanced security and convenience.
- **Credit Score Monitoring**
Helps members stay informed about their credit status and track changes over time.
- **Digital Wallet**
Add your Acadia debit or credit card to use with Apple Pay, Samsung Pay, or Google Pay.
- **Texted Fraud Alerts**
Reply to a text to approve or deny flagged transactions and prevent card blocks or fraud.
- **eAlerts**
Receive real-time notification for a variety of account activities, customized by you.
- **Bill Pay**
Efficiently manage and pay bills online without the hassle of writing checks.

Additional Services

- **Financial Counseling**
Free, personalized guidance for budgeting, debt management, and financial planning.
- **Notary Public**
For general document signing verification.
- **Medallion Signature Guarantee**
For transfers of value, such as stocks or bonds.

For a complete list of services, visit our website.



For detailed information about any product or service, visit acadiafcu.org