Who are we?

At Acadia Federal Credit Union, our mission is simple: *creating exceptional experiences to enrich your life*. Since 1963, we've grown alongside the communities we serve while staying true to what matters most: personal service, meaningful relationships, and helping our members reach their financial goals.

As a member-owned credit union, we believe financial services should feel personal. Whether you're saving for the future, buying a home, growing a business, or simply looking for a financial partner you can count on, we're here to help.

At the heart of Acadia are our staff, members, and communities. They guide how we care for our people, serve our members, and invest in the places we call home. It's all part of what we mean when we say, *"Together, we will!"*

ACADIA
FEDERAL CREDIT UNION
Together, we will!

SERVING OUR COMMUNITIES
Aroostook, Hancock, Penobscot,
Piscataquis, and Washington counties

Best Places to Work in ME

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.*

10/2026

Products & Services

ACADIA
FEDERAL CREDIT UNION
Together, we will!

Products and Services

Explore accounts, lending options, digital tools, and services designed to help you make the most of your membership.

Deposit Accounts

Savings Accounts

- Prime Savings
- Super Saver
- Custom Savings
- Acadia Star Money Market
- Share Certificates
- Monty Moose Youth Account
- Christmas Club
- Coverdell Educational Savings
- Health Savings Accounts (HSA)
- Business Star 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
- Personal Loans
- Construction Loans
- Home Mortgage & Real Estate
- Variable Rate Mortgages
- Home Equity Line of Credit (HELOC)
- Heating & Cooling Loans
- Overdraft Line of Credit

Business Services

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

Card Services

- Instant Issue Debit Cards
- Visa® Gift Cards
- Prepaid Travel Cards
- **Credit Cards**
  Low rates from 10.90% to 15.90% APR, with no-fee balance transfers and cash advances anytime! Plus, our card program is managed right here at Acadia FCU.

Loan Protection Products

- **Debt Protection**
  Optional coverage to safeguard members' loans during unforeseen circumstances.
- **GAP Plus**
  Helps cover the difference between your vehicle's value and loan balance if it's stolen or totaled—plus a $1,000 credit toward your next auto loan with us!
- **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 accounts anytime, anywhere at **acadiafcu.org**.
- **AcadiaGO Mobile App**
  Secure, convenient 24/7 account access from your mobile device.
- **Remote Check Deposit**
  Deposit checks from anywhere using AcadiaGO.
- **Zelle®**
  Send and receive money quickly and securely with people you trust.
- **Bill Pay**
  Manage and pay bills online—no checks required.
- **Debit & Credit Card Controls**
  Manage your cards in AcadiaGO for added security and convenience.
- **Digital Wallet**
  Add your Acadia debit or credit card to Apple Pay, Samsung Pay, or Google Pay.
- **Credit Score Monitoring**
  Monitor your credit score and track changes over time.
- **Texted Fraud Alerts**
  Approve or deny flagged transactions by text to help prevent fraud and card blocks.
- **eAlerts**
  Get real-time notifications for the account activity you choose.

Additional Services

- **Financial Counseling**
  Free, personalized guidance for budgeting, debt management, and financial planning.
- **Notary Public**
  Notary services for general document signing.
- **Medallion Signature Guarantee**
  Signature guarantee for certain transfers of securities and other financial assets.

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