

# MAINE STATE LEGISLATURE

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ANNUAL REPORT FROM THE  
SUPERINTENDENT  
OF  
THE BUREAU OF FINANCIAL INSTITUTIONS  
TO THE LEGISLATURE

PREPARED BY THE STAFF OF THE  
MAINE BUREAU OF FINANCIAL INSTITUTIONS

January 15, 2017

*Paul R. LePage*  
Governor

*Anne L. Head*  
Commissioner

*Lloyd P. LaFountain III*  
Superintendent



## **INTRODUCTION**

The statutory mission of the Maine Bureau of Financial Institutions (Bureau), as set forth in Title 9-B of the Maine Revised Statutes, the Maine Banking Code, is to ensure the strength, stability and efficiency of the financial institutions it regulates, encourage the development and expansion of financial services, ensure reasonable and orderly competition, protect consumers against unfair practices by institutions that offer consumer credit, provide consumer education, and encourage the development of economically sound credit practices.

As of June 30, 2016, the amount of assets held by Maine state-chartered institutions supervised by the Bureau was approximately \$19.2 billion. Total assets for Maine state-chartered banks, (including limited purpose banks) increased from \$16.3 billion on June 30, 2015 to \$17.3 billion on June 30, 2016 and total assets for Maine state-chartered credit unions increased from \$1.8 billion to \$1.9 billion over the same time period. To ensure the safe and sound operation of Maine state-chartered financial institutions, the Bureau is charged with enforcing the Maine Banking Code (Title 9-B) and sections of the Maine Consumer Credit Code (Title 9-A). This action is carried out by the Bureau's two divisions, each with its own distinct role. The Research, Administration, and Legal Affairs Division issues regulatory guidance, promulgates rules, responds to consumer complaints, and reviews and processes applications to charter new financial institutions or merge existing institutions. The Supervision and Examination Division conducts periodic on-site examinations of each state-chartered financial institution to assess its risk management processes, financial condition, and compliance with applicable Maine and federal banking laws and regulations. Bureau examiners conduct on-site safety and soundness examinations, which include trust department, information technology, and holding company reviews, and consumer compliance examinations.

In 2016, there were 43 Maine state-chartered financial institutions subject to the primary supervision of the Bureau. These Maine state-chartered financial institutions included 19 banks, 12 credit unions, and 12 limited-purpose financial institutions consisting primarily of nondepository trust companies. During the twelve month period from November 1, 2015 to October 31, 2016, the Bureau received and processed 13 applications. One was to establish a new nondepository trust company in Portland to be known as Atlantic Trust. Another application processed and approved was for Bar Harbor

Bank & Trust to acquire through merger Lake Sunapee Bank, fsb, Newport, New Hampshire, and for Bar Harbor Bankshares to acquire through merger Lake Sunapee Bank Group, Newport, New Hampshire. Maine state-chartered financial institutions closed a total of six branches, of which four were in the rural communities of Penobscot, Franklin, and Somerset counties, while other closures were located in Augusta and Portland. Maine state-chartered financial institutions opened two new branches, one each in Portland and Brunswick, and relocated a branch in Augusta. Most branches closed were in close proximity to existing financial institutions.

In addition to examining state-chartered financial institutions, the Bureau performs consumer outreach functions. During the fiscal year ending June 30, 2016, the Bureau's Consumer Outreach Specialist responded to 423 consumer complaints and inquiries, of which 58 required Bureau intervention. Complaints received pertained to fees for financial services and products, requests for loan modification assistance, credit reporting errors, and questions about collection activity. The Bureau monitors complaint activity as part of its effort to stay informed of financial issues affecting Maine consumers.

The Bureau also participates in Maine's SeniorSafe outreach program, a collaborative effort with Maine state government agencies, members of the Maine Council for Elder Abuse Prevention, Legal Services for the Elderly, Department of Health and Human Services, Maine Bankers Association, and the Maine Credit Union League to educate financial institution employees about the warning signs of senior financial exploitation and necessary intervention techniques. The Bureau and its partners delivered three SeniorSafe presentations in 2016, held in Auburn, Lewiston, and Presque Isle. Previously, events were held in Augusta, Portland, and Bangor

This report contains summary financial data for financial institutions doing business in Maine. It includes information on assets, deposits and loans, as well as office and branch location information. While this Annual Report should be helpful as a point-in-time resource, the Bureau's website ([www.maine.gov/pfr/financialinstitutions](http://www.maine.gov/pfr/financialinstitutions)) continues to provide access to both current and archived information.

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SECTION I  
APPLICATIONS

**Application Activity**

The Maine Banking Code requires that an application or notice be submitted to the Bureau prior to chartering new institutions and before existing institutions may branch, merge, acquire other organizations, or engage in certain activities. During the twelve-month period from November 1, 2015 to October 31, 2016, application activity for Maine’s state-chartered financial institutions remained primarily focused on branching activity, accounting for nine of the 13 applications processed. Maine state-chartered financial institutions closed a total of six branches. Maine’s state-charted financial institutions established two new branches, one in Brunswick and one in Portland, and relocated a branch in Augusta.

One of the 13 applications processed was to establish a new nondepository trust company in Portland, known as Atlantic Trust, which was approved on May 10, 2016. The Bureau also received two applications for state-chartered financial institutions to engage in closely related banking activities.

Additionally, the Bureau also processed an application for Bar Harbor Bank & Trust to acquire through merger Lake Sunapee Bank, fsb, Newport, New Hampshire, and for Bar Harbor Bankshares to acquire through merger Lake Sunapee Bank Group, Newport, New Hampshire. The application to merge was approved by Order of the Superintendent on October 14, 2016, subject to both regulatory and shareholder approvals, and is anticipated to consummate in early 2017.

	11/01/11 – 10/31/12	11/01/12 – 10/31/13	11/01/13- 10/31/14	11/01/14- 10/31/15	11/01/15- 10/31/16
<b>Mutual Holding Company Formation</b>	0	0	1	2	0
<b>Mergers &amp; Acquisitions</b>	2	2	0	0	1
<b>Branch Establishment</b>	7	6	6	7	2
<b>Branch Relocation</b>	3	2	2	1	1
<b>Branch Closing</b>	2	2	1	0	6
<b>Establish Nondepository Trust Company</b>	0	0	0	1	1
<b>Other</b>	0	3	0	1	2

## SECTION II CONSUMER OUTREACH

### **Consumer Outreach Program**

The Bureau has a Consumer Outreach Specialist on staff who is available to answer questions related to financial institutions, mediate complaints against state-chartered banks and credit unions, participate in training programs, and make referrals to other regulatory agencies when necessary. Consumers may file complaints by phone or through the Bureau's secure website.

The Bureau handles all inquiries and complaints related to state-chartered financial institutions. If a consumer's issue pertains to a nationally-chartered bank or federal credit union, a referral is made to the Consumer Financial Protection Bureau (CFPB). The Bureau has a memorandum of understanding with the CFPB to share complaint information related to Maine residents through a regulator portal. This portal enables the Bureau to track complaints and further assist consumers during the complaint process.

In the past year, the Consumer Outreach Specialist also conducted presentations at high schools and civic organizations on topics ranging from personal finances to identity theft. Additionally, the Consumer Outreach Specialist maintains the Bureau's consumer resources found on the Bureau's website, where consumers will find links to a variety of financial topics, answers to frequently asked questions, and lists of the financial institutions doing business in the State.

During the fiscal year ending June 30, 2016, the Bureau responded to 423 consumer complaints and inquiries. Of those, 58 required Bureau intervention. The Bureau is most successful when intervening in disputes involving its state-chartered financial institutions, though consumers of nationally-chartered financial institutions are nonetheless encouraged to contact the Outreach Specialist who can provide valuable information and discuss possible outcomes. Many of the calls received pertained to fees for financial services and products, requests for loan modification assistance, credit reporting errors, and questions about collection activity.



Type of Account	Number of Contacts		% of Total	
	FY15	FY16	FY15	FY16
Credit Cards	24	12	5%	3%
Checking Accounts	108	73	22%	17%
Installment Loans	24	28	5%	6%
Mortgage Loans	94	83	19%	20%
Other*	241	227	49%	54%
Total	491	423	100%	100%

\*Included in "Other" are the following: credit report problems, fees associated with deposit account, forgery, funds availability, prepaid debit cards, identity theft and telemarketing.

### **Financial Exploitation of the Elderly – Outreach Assistance**

In 2016, the Bureau continued its participation in Maine’s Senior\$afe outreach program, designed to educate financial institution employees about the warning signs of potential senior financial exploitation and the steps financial institutions can take to protect Maine’s elderly. Partnering with the Office of Securities, members of the Maine Council for Elder Abuse Prevention, Legal Services for the Elderly, Department of Health and Human Services, Maine Bankers Association, and the Maine Credit Union League, the Bureau participated in Senior\$afe educational events in Auburn, Lewiston and Presque Isle. Previously, events have been held in Portland, Augusta and Bangor. At this year’s Presque Isle event, a representative from Senator Susan Collins’ office addressed the group and provided additional insight on the work the Senator has done to address the problem in Congress. As chair of the Senate Committee on Aging, she recently introduced federal legislation to provide financial institutions with civil and criminal immunity against charges of improper disclosure of personal financial information provided the institutions demonstrate they have trained their employees to identify, mitigate, and prevent senior financial exploitation. As of January 1, 2017, the bill was pending in the Senate.

## **Financial Scams**

Another function of the Consumer Outreach Specialist is to educate consumers on the latest financial scams. In 2016, various types of scams were directed at consumers in an effort to gain unlawful access to their funds and bank accounts, including: the IRS scam, the Nigerian prince scam, the debt collector scam, and phishing attacks, among others. The Bureau aims to educate consumers about the warning signs and dangers of these scams. It can be very difficult to recover funds lost to online scammers who cannot be located or are based overseas. The Bureau also offers resources in its online resource library to help educate consumers and prevent losses.

This past summer, the Bureau was made aware of a new type of texting scam. The Bureau learned that Maine consumers were receiving a fraudulent text message that appeared to be from consumers' financial institutions. The texts stated there was a problem with the consumer's account, and that the consumer needed to disclose personal information via text in order to fix the non-existent problem. Upon learning of the scams' breadth, the Bureau issued a press release warning consumers about the phony text messages. In the release, consumers were informed that their financial institutions would never call or text them asking for personal information, and further instructed consumers not to return the text or call the number provided in the text, and never provide personal account information or other personal information in response to a text, call, or e-mail. The press release reminded consumers that a bank or credit union would never request personal account information in such a manner.

SECTION III  
DATA

**Summary of Financial Institutions Authorized To Do Business in Maine**

There were 105 financial institutions authorized to do business in Maine as of June 30, 2016. Included among them were 19 state-chartered banks, 12 state-chartered credit unions, 11 state-chartered nondepository trust companies and 1 state-chartered merchant bank. Total assets of state-chartered banks increased from \$16.3 billion on June 30, 2015 to \$17.3 billion on June 30, 2016. Total assets for state-chartered credit unions increased from \$1.8 billion to \$1.9 billion during the same period. The following tables show assets, deposits and loans by institution type over the reporting period, including the number and location of branches held by each institution.

**SUMMARY OF FINANCIAL INSTITUTIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

June 30, 2016

	No.	<u>ASSETS</u>		<u>DEPOSITS/SHARES</u>		<u>LOANS</u>	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	3,574,009	11.78%	2,593,644	7.98%	2,441,764	8.69%
National Banks	7	5,465,443 <sup>1</sup>	15.32%	13,309,072	40.94%	9,848,187	35.07%
State Limited Purpose Banks	12	227,595	0.75%	N/A	N/A	0	0.00%
Federal Limited Purpose Banks	1	11,410	0.04%	N/A	N/A	N/A	N/A
State Savings Banks	14	13,444,997	44.32%	10,117,912	31.12%	10,334,828	36.80%
Federal Savings Banks	2	146,440	0.48%	115,903	0.36%	123,363	0.44%
State Savings and Loans	1	98,949	0.33%	75,513	0.23%	83,035	0.30%
Federal Savings and Loans	3	317,911	1.05%	253,930	0.78%	268,214	0.96%
State Credit Unions	12	1,918,931	6.33%	1,658,988	5.10%	1,318,560	4.69%
Credit Unions Chartered by Other States	1	N/A <sup>1</sup>	0.00%	14,746	0.05%	10,241	0.04%
Federal Credit Unions	48	5,129,368 <sup>1</sup>	16.91%	4,372,423	13.45%	3,656,646	13.02%
<b>TOTAL</b>	<b>105</b>	<b>30,335,053</b>	<b>100.00%</b>	<b>32,512,131</b>	<b>100.00%</b>	<b>28,084,838</b>	<b>100.00%</b>
Commercial Banks	11	9,039,452 <sup>1</sup>	29.80%	15,902,716	48.91%	12,289,951	43.76%
Limited Purpose Banks	13	239,005	0.79%	N/A	N/A	0	0.00%
Savings Banks	16	13,591,437	44.80%	10,233,815	31.48%	10,458,191	37.24%
Savings and Loans	4	416,860	1.37%	329,443	1.01%	351,249	1.25%
Credit Unions	61	7,048,299 <sup>1</sup>	23.23%	6,046,157	19.00%	4,985,447	17.75%
<b>TOTAL</b>	<b>105</b>	<b>30,335,053</b>	<b>100.00%</b>	<b>32,512,131</b>	<b>100.00%</b>	<b>28,084,838</b>	<b>100.00%</b>
Chartered by the State of Maine	43	19,264,481	63.51%	14,446,057	44.43%	14,178,187	47.90%
Chartered by Other States	1	N/A <sup>1</sup>	0	14,746	0.05%	10,241	0.04%
Federally Chartered	61	11,070,572 <sup>1</sup>	36.49%	18,051,328	55.52%	13,896,410	49.48%
<b>TOTAL</b>	<b>105</b>	<b>30,335,053</b>	<b>100.00%</b>	<b>32,512,131</b>	<b>100.00%</b>	<b>28,084,838</b>	<b>100.00%</b>
In-State Ownership	97	30,335,053	100.00%	23,129,702	71.14%	21,814,537	77.67%
Out-of-State Ownership	8	N/A <sup>1,2</sup>	N/A	9,382,429	28.86%	6,270,301	22.33%
<b>TOTAL</b>	<b>105</b>	<b>30,335,053</b>	<b>100.00%</b>	<b>32,512,131</b>	<b>100.00%</b>	<b>28,084,838</b>	<b>100.00%</b>

<sup>1</sup> **Maine assets are unavailable for the following multi-state banks and credit unions:**

Bank of America, N.A.	People's United Bank, N.A.
KeyBank, N.A.	TD Bank, N.A.
NBT Bank, N.A.	TruGrocer Federal Credit Union
Northeast Credit Union	United Methodist Federal Credit Union

<sup>2</sup> **Out of State Ownership:**

	<b>Deposits/ Shares</b>	<b>Loans</b>
Bank of America, N.A.	1,750,840	866,246
KeyBank, N.A.	3,352,702	1,089,987
NBT Bank, N.A.	5,776	87,227
Northeast Credit Union	14,746	10,241
People's United Bank, N.A.	1,132,036	953,878
TD Bank, N.A.	3,124,041	3,261,251
TruGrocer Federal Credit Union	1,954	1,253
United Methodist Federal Credit Union	334	218
<b>TOTAL:</b>	<b>9,382,429</b>	<b>6,270,301</b>

*Tricorp FCU and TD Bank USA, financial institutions that are not open to the public, are excluded from this schedule.*

**ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE  
(IN THOUSANDS)**

	06/30/12	06/30/13	6/30/14	6/30/15	6/30/16
<b>Commercial Banks Chartered by the State of Maine</b>					
Number of Institutions	5	4	4	4	4
Number of Offices	51	51	51	51	49
Assets	2,674,840	2,778,932	3,026,127	3,268,519	3,574,009
Deposits	1,868,251	2,041,902	2,148,938	2,308,418	2,593,644
Loans	1,763,004	1,912,390	2,058,535	2,266,376	2,441,764
<b>National Banks</b>					
Number of Institutions	5	5	5	7	7
Number of Offices	201	196	183	207	221
Assets	3,755,158	3,984,288	4,138,831	4,329,716	5,465,443
Deposits	11,744,796	9,757,828	10,241,387	11,404,754	13,309,072
Loans	8,215,423	8,039,370	8,052,218	8,728,802	9,848,187
<b>State Chartered Savings Banks</b>					
Number of Institutions	14	14	14	14	14
Number of Offices	188	190	196	199	191
Assets	11,187,339	11,646,990	12,253,013	12,707,445	13,444,997
Deposits	8,381,134	8,658,530	9,030,226	9,541,452	10,117,912
Loans	8,377,516	8,779,411	9,275,475	9,733,239	10,334,828
<b>Federal Savings Banks</b>					
Number of Institutions	4	4	4	3	2
Number of Offices	66	67	55	30	4
Assets	931,921	938,895	940,581	970,947	146,440
Deposits	1,579,088	1,656,027	1,656,235	785,254	115,903
Loans	1,616,031	1,572,111	1,682,156	754,838	123,363
<b>State Chartered Savings &amp; Loan Associations</b>					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	75,958	76,023	86,125	90,271	98,949
Deposits	68,882	66,802	72,679	74,619	75,513
Loans	49,926	55,311	67,515	73,952	83,035
<b>Federal Savings &amp; Loan Associations</b>					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	288,705	292,929	298,372	303,292	317,911
Deposits	235,297	240,282	239,387	243,950	253,930
Loans	243,567	246,366	249,033	261,421	268,214

**ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE  
(IN THOUSANDS)**

	06/30/11	06/30/12	06/30/13	6/30/14	6/30/15
<b>State Chartered Credit Unions</b>					
Number of Institutions	12	12	12	12	12
Number of Offices	54	55	56	58	57
Assets	1,593,284	1,665,452	1,732,523	1,804,585	1,918,931
Shares/Deposits	1,378,949	1,443,220	1,477,582	1,549,157	1,658,988
Loans	979,825	1,043,516	1,117,455	1,192,899	1,318,560
<b>Credit Unions Chartered by Other States</b>					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	11,652	11,259	10,360	14,228	14,746
Loans	7,514	7,997	6,927	11,967	10,241
<b>Federal Credit Unions</b>					
Number of Institutions	51	50	51	50	48
Number of Offices	140	138	136	137	137
Assets	4,253,771	4,428,982	4,592,463	4,815,705	5,129,368
Shares/Deposits	3,637,244	3,806,782	3,935,766	4,077,924	4,372,423
Loans	2,795,633	2,961,504	3,159,586	3,371,874	3,656,646
<b>State Chartered Merchant Banks</b>					
Number of Institutions	1	1	1	1	1
Assets	59,495	59,012	63,888	65,169	69,834
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	0	0	0	0	0
<b>State Chartered Nondepository Trust Companies</b>					
Number of Institutions	10	10	10	10	11
Assets	133,151	113,140	138,905	149,564	157,761
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
<b>Federal Nondepository Trust Companies</b>					
Number of Institutions	1	1	1	1	1
Assets	11,713	12,416	9,826	10,610	11,410
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
<b>State Totals</b>					
Number of Institutions	108	106	107	107	105
Number of Offices	711	708	689	692	670
Assets	24,965,335	25,997,059	27,280,654	28,515,823	30,335,053
Shares & Deposits	28,905,293	27,682,632	28,812,560	29,999,756	32,512,131
Loans	24,048,439	24,617,976	25,668,900	26,395,368	28,084,838

**Note:** Maine deposits, shares, and loans for the following banks and credit unions operating in a multi-state environment are included in this exhibit; however, Maine assets are not available for:

Bank of America, N.A., Charlotte, North Carolina

KeyBank N.A., Cleveland, Ohio

NBT Bank N.A., Norwich, NY

Northeast Credit Union, Portsmouth, New Hampshire

People's United Bank N.A., Bridgeport, Connecticut

TD Bank, N.A., Wilmington, Delaware

TruGrocer Federal Credit Union, Boise, Idaho

United Methodist Federal Credit Union, Montclair, California

Tricorp FCU and TD Bank USA, financial institutions that are not open to the public, are excluded from this schedule.

**STATE CHARTERED  
COMMERCIAL BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President <b>BAR HARBOR BANK &amp; TRUST</b> 82 Main Street Bar Harbor, ME 04609	1,686,706	990,349	1,039,131
Scott Conant, President <b>DAMARISCOTTA BANK &amp; TRUST COMPANY</b> 25 Main Street Damariscotta, ME 04543	180,488	161,250	116,175
Jon Prescott, President <b>KATAHDIN TRUST COMPANY</b> 11 Main Street Patten, ME 04765	721,398	611,921	596,593
Richard Wayne, President <b>NORTHEAST BANK</b> 500 Canal Street Lewiston, ME 04240	985,417	830,124	689,865
<b>TOTAL: 4</b>	<b><u>3,574,009</u></b>	<b><u>2,593,644</u></b>	<b><u>2,441,764</u></b>

**STATE CHARTERED  
LIMITED PURPOSE BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President <b>ATLANTIC TRUST</b> 111 Commercial Street, Suite 302 Portland, ME 04101	363	N/A	N/A
Robert Gerseny, President <b>BAR HARBOR TRUST SERVICES</b> 135 High Street Ellsworth, ME 04605	4,320	N/A	N/A
David McCabe, President <b>EATON VANCE TRUST COMPANY</b> Two International Place Boston, MA 02110	12,290	N/A	N/A
Thomas Forese, Jr., President <b>GLOBAL TRUST COMPANY</b> 12 Gill Street Woburn, MA 01801-1721	18,613	N/A	N/A



**STATE CHARTERED  
LIMITED PURPOSE BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Michael Currie, President <b>H. M. PAYSON &amp; CO.</b> 1 Portland Square Portland, ME 04101	5,468	N/A	N/A
John Pinto, President <b>PENTEGRA TRUST COMPANY</b> 701 Westchester Avenue White Plains, NY 10604	4,177	N/A	N/A
George Oliveira, President <b>PLIMOTH TRUST COMPANY</b> 38 Resnik Road Plymouth, MA 02360	7,086	N/A	N/A
James MacLeod, President <b>PORTLAND TRUST COMPANY</b> Two City Center Portland, ME 04101	1,104	N/A	N/A
Richard Curran, Jr., President <b>SPINNAKER TRUST</b> 123 Free Street Portland, ME 04112	4,562	N/A	N/A
Albert Schweiss, President <b>TD AMERITRADE TRUST COMPANY</b> 717 17th Street, Suite 1800 Denver, CO 80202	99,047	N/A	N/A
Joseph Yohlin, President <b>THE MAINE MERCHANT BANK, LLC</b> 477 Congress Street., Suite 1100 Portland, ME 04092	69,834	N/A	N/A
Charles Gaziano, CEO <b>WATCH POINT TRUST COMPANY, LLC</b> 100 Summer Street Boston, MA 02110	731	N/A	N/A
<b>TOTAL: 12</b>	<b>227,595</b>	N/A	N/A

**STATE CHARTERED  
SAVINGS BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Paul Andersen, President <b>ANDROSCOGGIN SAVINGS BANK</b> 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	880,964	694,364	713,996
Robert Montgomery-Rice, President <b>BANGOR SAVINGS BANK</b> 3 State Street Bangor, ME 04402	3,457,398	2,457,658	2,367,551
Glenn Hutchinson, President <b>BATH SAVINGS INSTITUTION</b> 105 Front Street Bath, ME 04530	814,576	639,733	535,725
Charles Petersen, President <b>BIDDEFORD SAVINGS BANK</b> 254 Main Street Biddeford, ME 04005	432,455	327,046	364,544
Peter Judkins, President <b>FRANKLIN SAVINGS BANK</b> 197 Main Street Farmington, ME 04938	357,508	251,488	323,102
Christopher Emmons, President <b>GORHAM SAVINGS BANK</b> 10 Wentworth Drive Gorham, ME 04038	1,006,737	793,061	776,142
Andrew Silsby, President <b>KENNEBEC SAVINGS BANK</b> 150 State Street Augusta, ME 04330	842,487	533,749	681,818
Bradford Paige, President <b>KENNEBUNK SAVINGS BANK</b> 104 Main Street Kennebunk, ME 04043	1,038,177	913,134	827,466
Lawrence Barker, President <b>MACHIAS SAVINGS BANK</b> 4 Center Street Machias, ME 04654	1,200,392	972,212	1,029,464
Richard Vail, President <b>MECHANICS SAVINGS BANK</b> 100 Minot Avenue Auburn, ME 04210	384,740	263,792	325,983

**STATE CHARTERED  
SAVINGS BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President <b>NORWAY SAVINGS BANK</b> 261 Main Street Norway, ME 04268	1,060,735	875,501	844,070
Robert Quentin, President <b>SACO AND BIDDEFORD SAVINGS INSTITUION</b> 252 Main Street Saco, ME 04073	891,508	583,119	714,470
Mark Mickeriz, President <b>SANFORD INSTITUTION FOR SAVINGS</b> 900 Main Street Sanford, ME 04073	507,604	392,444	402,946
John Witherspoon, President <b>SKOWHEGAN SAVINGS BANK</b> 13 Elm Street Skowhegan, ME 04976	569,716	420,611	427,551
<b>TOTAL: 14</b>	<b>13,444,997</b>	<b>10,117,912</b>	<b>10,334,828</b>

**STATE CHARTERED  
SAVINGS AND LOAN ASSOCIATIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Weir, President <b>BAR HARBOR SAVINGS AND LOAN ASSOCIATION</b> 103 Main Street Bar Harbor, ME 04609	98,949	75,513	83,035
<b>TOTAL: 1</b>	<b>98,949</b>	<b>75,513</b>	<b>83,035</b>

**STATE CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO <b>COAST LINE CREDIT UNION</b> 333 Cottage Road South Portland, ME 04106	51,112	38,653	35,033
Jennifer Hogan, CEO <b>COMMUNITY CREDIT UNION</b> 144 Pine Street Lewiston, ME 04240	48,417	42,806	35,114
Richard Lachance, CEO <b>CONNECTED CREDIT UNION</b> 85 Civic Center Drive Augusta, ME 04330	36,208	31,950	21,695
Eugene Ardito, CEO <b>cPORT CREDIT UNION</b> 50 Riverside Industrial Pkwy. Portland, ME 04103	182,596	164,612	136,008
David Tozier, CEO <b>DOWN EAST CREDIT UNION</b> 23 Third Avenue Baileysville, ME 04694	154,770	136,317	131,760
Jason Lindstrom, CEO <b>EVERGREEN CREDIT UNION</b> 225 Riverside Street Portland, ME 04103	247,285	225,581	144,290
Julie Marquis, CEO <b>FIVE COUNTY CREDIT UNION</b> 765 Washington Street Bath, ME 04530	228,895	198,337	155,045
Tucker Cole, CEO <b>MAINE STATE CREDIT UNION</b> 200 Capital Street Augusta, ME 04330	376,043	325,701	216,456
Luke Labbe, CEO <b>PEOPLESCHOICE CREDIT UNION</b> 23 Industrial Park Road. Saco, ME 04072	182,091	155,153	129,493
Tiffany Stewart, CEO <b>SABBATTUS REGIONAL CREDIT UNION</b> 2 Middle Road Sabattus, ME 04280	39,226	34,426	21,634

**STATE CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Carrie Shaw, CEO <b>SACO VALLEY CREDIT UNION</b> 312 Main Street Saco, ME 04072	105,586	94,725	76,591
Matthew Walsh, CEO <b>UNIVERSITY CREDIT UNION</b> 15 Main Street Orono, ME 04469	266,701	210,728	215,440
<b>TOTAL: 12</b>	<b>1,918,931</b>	<b>1,658,988</b>	<b>1,318,560</b>

**STATE CHARTERED  
CREDIT UNIONS  
CHARTERED BY OTHER STATES**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Colia, CEO <b>NORTHEAST CREDIT UNION</b> 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	14,746	10,241
<b>TOTAL: 1</b>	<b>N/A</b>	<b>14,746</b>	<b>10,241</b>

**FEDERALLY CHARTERED  
COMMERCIAL BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Bill Williamson, President for Maine <b>BANK OF AMERICA, N.A.</b> 100 Middle Street Portland, ME 04101	N/A	1,750,840	866,246
Gregory Dufour, President <b>CAMDEN NATIONAL BANK</b> 2 Elm Street Camden, ME 04843	3,877,987	2,795,895	2,561,583
Tony McKim, President <b>First National Bank</b> 223 Main Street Damariscotta, ME 04543	1,587,456	1,147,782	1,028,015
Sterling Kozlowski, District President <b>KEYBANK, N.A.</b> One Canal Plaza, 7th Floor Portland, ME 04112	N/A	3,352,702	1,089,987
John Watt, Maine President <b>NBT BANK, N.A.</b> 254 Commercial Street Portland, ME 04101	N/A	5,776	87,227
Daniel Thornton, President, Maine Market <b>PEOPLE'S UNITED BANK, N.A.</b> 350 Fore Street Portland, ME 04101	N/A	1,132,036	953,878
Lawrence Wold, Maine President <b>TD BANK, N.A.</b> One Portland Square Portland, ME 04112	N/A	3,124,041	3,261,251
<b>TOTAL: 7</b>	<b>5,465,443</b>	<b>13,309,072</b>	<b>9,848,187</b>

*Note: Maine deposits and loans for the following banks authorized to do business in a multi-state environment are included in this exhibit; however, Maine assets are not available:*

*Bank of America, N.A.*

*KeyBank, N.A.*

*NBT Bank, N.A.*

*People's United Bank, N.A.*

*TD Bank, N.A.*

**FEDERALLY CHARTERED  
NONDEPOSITORY TRUST COMPANIES  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/15 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Stephen Tall, President <b>ACADIA TRUST, N.A.</b> 5 Milk Street Portland, ME 04101	11,410	N/A	N/A
<b>TOTAL: 1</b>	<b>11,410</b>	<b>N/A</b>	<b>N/A</b>

*Note: Acadia Trust, N.A. merged with Camden National Bank on 12/1/2016 to become Camden National Wealth Management.*

**FEDERALLY CHARTERED  
SAVINGS BANKS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President <b>AUBURN SAVINGS BANK, FSB</b> 256 Court Street Auburn, ME 04210	70,561	50,423	61,764
Timothy Adams, President <b>ROCKLAND SAVINGS BANK, FSB</b> 582 Main Street Rockland, ME 04841	75,879	65,480	61,599
<b>TOTAL: 2</b>	<b>146,440</b>	<b>115,903</b>	<b>123,363</b>

**FEDERALLY CHARTERED  
SAVINGS AND LOAN ASSOCIATIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
John Swanberg, President <b>AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION</b> 43 High Street Caribou, ME 04736	108,215	93,161	86,945
Andrew Perry, President <b>FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH</b> 125 Front Street Bath, ME 04530	120,216	99,854	102,708
Allan Rancourt, President <b>KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION</b> 70 Main Street Waterville, ME 04903	89,480	60,915	78,561
<b>TOTAL: 3</b>	<u><u>317,911</u></u>	<u><u>253,930</u></u>	<u><u>268,214</u></u>

**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
David Desjardins, CEO <b>ACADIA FEDERAL CU</b> 9 East Main Street Fort Kent, ME 04743	141,985	120,289	116,099
Roger Sirois, CEO <b>ATLANTIC REGIONAL FEDERAL CU</b> 55 Cushing Street Brunswick, ME 04011	307,760	262,314	234,352
Stephen Clark, CEO <b>BANGOR FEDERAL CU</b> 339 Hogan Road Bangor, ME 04401	139,466	126,448	94,331



**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Susan Thurlow, CEO <b>BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU</b> 2 Gannett Drive South Portland, ME 04106	6,122	4,871	4,111
Dave DeFroschia, CEO <b>BREWER FEDERAL CU</b> 229 Dirigo Drive Brewer, ME 04412	51,381	46,061	41,570
Diana Winkley, CEO <b>CAPITAL AREA FEDERAL CU</b> 2010 North Belfast Avenue Augusta, ME 04438	31,896	27,077	26,501
James Stone, CEO <b>CASCO FEDERAL CU</b> 375 Main Street Gorham, ME 04038	59,849	47,663	46,008
Vicki Stuart, CEO <b>CENTRAL MAINE FEDERAL CU</b> 1000 Lisbon Street Lewiston, ME 04241	91,283	79,993	38,146
Susan Cross, CEO <b>CHANGING SEASONS FEDERAL CU</b> 115 Mecaw Road Hampden, ME 04444	22,706	20,392	16,184
Scott Harriman, CEO <b>CUMBERLAND COUNTY FEDERAL CU</b> 101 Gray Road Falmouth, ME 04105	211,190	186,179	132,272
Jim Pelletier, CEO <b>EASTERN MAINE MEDICAL CENTER FEDERAL CU</b> 849 Stillwater Avenue Bangor, ME 04401	50,250	45,302	22,633
Daniel Byron, CEO <b>EASTMILL FEDERAL CU</b> 60 Main Street East Millinocket, ME 04430	61,302	49,644	17,952
Karen Greenleaf, CEO <b>FRANKLIN SOMERSET FEDERAL CU</b> 26 Leavitt Street Skowhegan, ME 04976	84,492	74,625	55,913

**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Vicki Larrabee, CEO <b>GARDINER FEDERAL CU</b> 420 Brunswick Road Gardiner, ME 04345	42,271	36,496	31,090
Nancy Bard, CEO <b>GREAT FALLS REGIONAL FEDERAL CU</b> 34 Bates Street Lewiston, ME 04240	26,172	21,338	8,699
Liz Hayes, CEO <b>INFINITY FEDERAL CU</b> 202 Larrabee Road Westbrook, ME 04092	316,092	208,330	202,378
Tina Jamo, CEO <b>KATAHDIN FEDERAL CU</b> 1000 Central Street Millinocket, ME 04462	71,146	62,869	53,141
Deserée Gilman, CEO <b>KSW FEDERAL CU</b> 222 College Avenue Waterville, ME 04901	57,268	49,834	49,928
Christine Devine, CEO <b>KV FEDERAL CU</b> 316 West River Road Augusta, ME 04330	80,178	71,855	42,676
Amanda Piper, CEO <b>LEWISTON MUNICIPAL FEDERAL CU</b> 291 Pine Street Lewiston, ME 04243	22,715	20,278	13,771
Cris Kinney, CEO <b>LINCOLN MAINE FEDERAL CU</b> 171 W. Broadway Lincoln, ME 04457	57,469	51,255	40,346
George Roy, CEO <b>LISBON COMMUNITY FEDERAL CU</b> 325 Lisbon Street Lisbon, ME 04250	100,201	89,480	61,271
Rachel Caron, CEO <b>MAINE FAMILY FEDERAL CU</b> 555 Sabattus Street Lewiston, ME 04240	138,390	124,636	73,904

**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Rhonda Taylor, CEO <b>MAINE HIGHLANDS FEDERAL CU</b> 73 Main Street Dexter, ME 04930	106,324	91,732	77,272
Jennifer Hartel, CEO <b>MAINE MEDIA FEDERAL CU</b> 295 Gannett Drive South Portland, ME 04106	4,341	3,354	3,760
John Reed, CEO <b>MAINE SAVINGS FEDERAL CU</b> 101 Western Avenue Hampden, ME 04444	309,458	276,973	237,673
Diana Garcia, CEO <b>MAINE SOLUTIONS FEDERAL CU</b> 405 Western Avenue #515 South Portland, ME 04116	14,432	12,536	9,030
Joseph Gervais, CEO <b>MIDCOAST FEDERAL CU</b> 831 Middle Street Bath, ME 04530	151,842	133,956	106,940
Catherina Blais, CEO <b>MONMOUTH FEDERAL CU</b> 1176 Main Street Monmouth, ME 04259	19,182	17,691	10,123
Ryan Poulin, CEO <b>NEW DIMENSIONS FEDERAL CU</b> 61 Grove Street Waterville, ME 04901	83,247	70,268	72,807
Susan Whitehead, CEO <b>NORSTATE FEDERAL CU</b> 78 Fox Street Madawaska, ME 04756	178,466	151,904	141,124
Judy Morin, CEO <b>OCEAN COMMUNITIES FEDERAL CU</b> 1 Pool Street Biddeford, ME 04005	167,369	152,468	131,413
Roland Poirier, CEO <b>OTIS FEDERAL CU</b> 170 Main Street Jay, ME 04329	151,578	125,977	69,538

**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Matthew Kaubris, CEO <b>OXFORD FEDERAL CU</b> 225 River Road Mexico, ME 04257	163,319	138,357	125,593
Steve Baillargeon, CEO <b>PENOBSCOT COUNTY FEDERAL CU</b> 205 Main Street Old Town, ME 04468	66,100	60,422	49,100
Mark Samson, CEO <b>RAINBOW FEDERAL CU</b> 381 Main Street Lewiston, ME 04243	201,310	160,217	145,216
Kyle Casburn, CEO <b>SEABOARD FEDERAL CU</b> 177 Main Street Bucksport, ME 04416	117,275	106,736	86,593
James Lemieux, CEO <b>SEBASTICOOK VALLEY FEDERAL CU</b> 505 Somerset Avenue Pittsfield, ME 04967	90,165	75,764	77,970
Karen Denis, CEO <b>TACONNET FEDERAL CU</b> 316 Benton Avenue Winslow, ME 04901	62,724	57,737	43,529
Ryan Ellsworth, CEO <b>THE COUNTY FEDERAL CU</b> 82 Bennett Drive Caribou, ME 04736	214,241	189,316	163,789
David Libby, CEO <b>TOWN &amp; COUNTRY FEDERAL CU</b> 557 Main Street South Portland, ME 04106	316,160	255,266	275,464
Joann Bisson, CEO <b>TRADEMARK FEDERAL CU</b> 44 Edison Drive Augusta, ME 04332	84,681	74,167	48,504
Kenneth Acker, CEO <b>TRUCHOICE FEDERAL CU</b> 272 Park Avenue Portland, ME 04104	108,747	96,240	88,134

**FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE**

	<u>Assets</u>	06/30/16 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Phyllis Thomason Adkins <b>TRUGROCER FEDERAL CU<sup>1</sup></b> 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	1,954	1,253
Ramon Noperi, CEO <b>UNITED METHODIST FEDERAL CU<sup>1</sup></b> 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	334	218
Cathy Bond, CEO <b>WINSLOW COMMUNITY FEDERAL CU</b> 12 Monument Street Winslow, ME 04901	36,306	32,926	28,916
Jeffrey Seguin, CEO <b>WINTHROP AREA FEDERAL CU</b> 94 Highland Avenue Winthrop, ME 04364	63,994	57,507	38,974
Scott Chretien, CEO <b>YORK COUNTY FEDERAL CU</b> 1516 Main Street Sanford, ME 04073	246,523	201,394	200,435
<b>TOTAL: 48</b>	<b><u>5,129,368</u></b>	<b><u>4,372,423</u></b>	<b><u>3,656,646</u></b>

<sup>1</sup> Note: Maine shares and loans for TruGrocer Federal Credit Union and United Methodist Federal Credit Union, which operates in a multi-state environment, are included in this exhibit; however, Maine assets are not available.

## **Maine-Chartered Financial Institutions Office Locations**

### **Androscoggin Savings Bank**

**30 Lisbon Street  
Lewiston, ME 04240**

**Locations in** Auburn, Brunswick, Gray, Jay, Lewiston, Lisbon Falls, Portland, South Paris, and Turner.

### **Atlantic Trust**

**111 Commercial Street  
Portland, ME 04101**

### **Bangor Savings Bank**

**3 State Street  
Bangor, ME 04401**

**Locations in** Augusta, Bangor, Belfast, Biddeford, Brewer, Bucksport, Calais, Castine, Cornish, Dexter, Dixfield, Dover-Foxcroft, Eastport, Ellsworth, Falmouth Farmington, Greenville, Hampden, Houlton, Jonesport, Lewiston, Lincoln, Machias, Madison, Millinocket, Monmouth, Ogunquit, Old Town, Orono, Pittsfield, Portland, Rockland, Rockport, Rumford, Saco, Scarborough, Searsport, Skowhegan, South Portland, Unity, Waterville, Winslow, and York.

### **Bar Harbor Bank & Trust**

**82 Main Street  
Bar Harbor, ME 04609**

**Locations in** Bar Harbor, Blue Hill, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Rockland, Northeast Harbor, South China, Topsham, Southwest Harbor, and Winter Harbor.

### **Bar Harbor Savings and Loan Association**

**103 Main Street  
Bar Harbor, ME 04609**

**Location in** Bar Harbor.

### **Bar Harbor Trust Services**

**135 High Street  
Ellsworth, ME 04605**

### **Bath Savings Institution**

**105 Front Street  
Bath, ME 04530**

**Locations in** Bath, Boothbay Harbor, Brunswick, Damariscotta, Falmouth, Freeport, Portland, South Portland, and Yarmouth.

### **Biddeford Savings Bank**

**254 Main Street  
Biddeford, ME 04005**

**Locations in** Biddeford, Kennebunk, Scarborough, and Waterboro.

### **Coast Line Credit Union**

**333 Cottage Road  
South Portland, ME 04106**

**Location in** South Portland.

## **Maine-Chartered Financial Institutions Office Locations**

### **Community Credit Union**

**144 Pine Street  
Lewiston, ME 04240**

**Locations in** Auburn, Lewiston, and Turner.

### **Connected Credit Union**

**85 Civic Center Drive  
Augusta, ME 04330**

**Locations in** Augusta.

### **cPort Credit Union**

**50 Riverside Industrial Parkway  
Portland, ME 04101**

**Locations in** Augusta, Portland, and Scarborough.

### **Damariscotta Bank & Trust Company**

**25 Main Street  
Damariscotta, ME 04543**

**Locations in** Belfast, Damariscotta, New Harbor, Union, and Warren.

### **Down East Credit Union**

**23 Third Avenue  
Baileyville, ME 04694**

**Locations in** Baileyville, Bangor, Belfast, Calais, Machias, Richmond, Topsham, and Unity.

### **Eaton Vance Trust Company**

**Two International Place  
Boston, MA 02110**

### **Evergreen Credit Union**

**225 Riverside Street  
Portland, ME 04101**

**Locations in** Naples, Portland, South Portland, and Windham.

### **Five County Credit Union**

**765 Washington Street  
Bath, ME 04530**

**Locations in** Auburn, Augusta, Bath, Bowdoinham, Brunswick, Falmouth, Lewiston, Lisbon, Portland, Rockland, Scarborough, Skowhegan, Topsham, Waterville, and Windham.

### **Franklin Savings Bank**

**197 Main Street  
Farmington, ME 04938**

**Locations in** Farmington, Jay, Rangeley, Rumford, Skowhegan, and Wilton.

### **Global Trust Company**

**12 Gill Street  
Woburn, MA 01801**

## **Maine-Chartered Financial Institutions Office Locations**

### **Gorham Savings Bank**

**64 Main Street  
Gorham, ME 04038**

**Locations in** East Waterboro, Falmouth, Gorham, Kennebunk, Portland, Scarborough, South Portland, Standish, and Windham.

### **H.M. Payson & Co.**

**1 Portland Square  
Portland, ME 04101**

**Location in** Damariscotta.

### **Katahdin Trust Company**

**11 Main Street  
Patten, ME 04765**

**Locations in** Ashland, Bangor, Caribou, Eagle Lake, Easton, Fort Fairfield, Fort Kent, Hampden, Houlton, Island Falls, Limestone, Mars Hill, Oakfield, Patten, Presque Isle, Scarborough, Van Buren, and Washburn.

### **Kennebec Savings Bank**

**150 State Street  
Augusta, ME 04332**

**Locations in** Augusta, Farmingdale, Waterville, and Winthrop.

### **Kennebunk Savings Bank**

**104 Main Street  
Kennebunk, ME 04043**

**Locations in** Berwick, Eliot, Kennebunk, Kittery, North Berwick, Ogunquit, Sanford, Springvale, Wells, York, Dover, NH, Durham, NH, Hampton, NH, Newmarket, NH, and Portsmouth, NH.

### **Machias Savings Bank**

**4 Center Street  
Machias, ME 04654**

**Locations in** Baileyville, Bangor, Bar Harbor, Brewer, Calais, Caribou, Columbia Falls, Danforth, Ellsworth, Houlton, Lincoln, Machias, Portland, Presque Isle, Princeton, and Rockland.

### **Maine State Credit Union**

**200 Capitol Street  
Augusta, ME 04330**

**Locations in** Augusta and Waterville.

### **Mechanics Savings Bank**

**100 Minot Avenue  
Auburn, ME 04210**

**Locations in** Auburn, Brunswick, Lewiston, and Windham.



## **Maine-Chartered Financial Institutions Office Locations**

### **Northeast Bank**

**500 Canal Street  
Lewiston, ME 04240**

**Locations in** Auburn, Augusta, Bethel, Brunswick, Buckfield, Harrison, Lewiston, Poland, Portland, and South Paris.

### **Norway Savings Bank**

**261 Main Street  
Norway, ME 04268**

**Locations in** Auburn, Bethel, Bridgton, Brunswick, Falmouth, Freeport, Fryeburg, Gorham, Gray, Kennebunk, Naples, Norway, Portland, Topsham, Saco, Scarborough, South Paris, South Portland, Standish, Windham, and Yarmouth.

### **Pentegra Trust Company**

**701 Westchester Avenue  
White Plains, NY 10604**

### **PeoplesChoice Credit Union**

**23 Industrial Park Road  
Saco, ME 04072**

**Locations in** Biddeford, Saco, Sanford, and Wells.

### **Plimoth Trust Company**

**30 Resnik Road  
Plymouth, MA 02360**

### **Portland Trust Company**

**Two City Center  
Portland, ME 04101**

### **Sabattus Regional Credit Union**

**2 Middle Road  
Sabattus, ME 04280**

**Location in** Sabattus.

### **Saco and Biddeford Savings Institution**

**252 Main Street  
Saco, ME 04072**

**Locations in** Biddeford, Old Orchard Beach, Saco, Scarborough, South Portland, and Westbrook.

### **Saco Valley Credit Union**

**312 Main Street  
Saco, ME 04072**

**Locations in** Saco and Waterboro.

### **Sanford Institution for Savings**

**900 Main Street  
Sanford, ME 04093**

**Locations in** Buxton, East Waterboro, Limerick, Sanford, Springvale, Wells, York, and Portsmouth, NH.

## **Maine-Chartered Financial Institutions Office Locations**

### **Skowhegan Savings Bank**

**7 Elm Street**

**Skowhegan, ME 04976**

**Locations in** Augusta, Bingham, Dexter, Fairfield, Farmington, Jackman, Kingfield, Madison, Norridgewock, Phillips, Pittsfield, Rangeley, Skowhegan, and Stratton.

### **Spinnaker Trust**

**123 Free Street**

**Portland, ME 04101**

### **TD Ameritrade Trust Company**

**717 17th Street, Suite 1700**

**Denver, CO 80202**

### **The Maine Merchant Bank, LLC**

**477 Congress St**

**Portland, ME 04101**

### **University Credit Union**

**139 Rangeley Road**

**Orono, ME 04473**

**Locations in** Bangor, Farmington, Gorham, Orono, Portland, and Presque Isle.

### **Watch Point Trust Company, LLC**

**100 Summer Street**

**Boston, MA 02110**