

MAINE STATE LEGISLATURE

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MAINE DEPARTMENT OF
**Professional
& Financial
Regulation**

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, 2021

Janet T. Mills
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 9-B M.R.S. § 111, 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, provide consumer education, and encourage the development of economically sound credit practices.

In 2020, the Bureau provided regulatory supervision to 42 state-chartered financial institutions, including 18 banks, 12 credit unions, 11 nondepository trust companies, and one merchant bank. As of June 30, 2020, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$28.20 billion. Maine state-chartered banks (including limited purpose banks) recorded \$25.47 billion in assets, representing a year-over-year increase of \$2.7 billion, or 11.7%. Maine state-chartered credit unions recorded \$2.73 billion in assets, representing a year-over-year increase of \$447 million, or 19.6%.

The Bureau's two distinct divisions are responsible for the administration of the Maine Consumer Credit Code (Title 9-A) and the Maine Banking Code (Title 9-B). The Research, Administration, and Legal Affairs Division issues regulatory guidance, promulgates rules, responds to consumer complaints, reviews and processes applications to charter new financial institutions or merge existing institutions, and interacts with the Maine Legislature during legislative sessions. The Supervision and Examination Division conducts periodic on-site examinations of each state-chartered financial institution to evaluate financial strength, risk management processes, and compliance with state and federal laws and regulations. Bureau examiners conduct on-site safety and soundness, compliance, trust, information technology, Bank Secrecy Act/ Anti Money Laundering, and holding company examinations.

During the twelve-month period from November 1, 2019 to October 31, 2020, the Bureau received and processed 19 applications and notifications. Among these applications and notifications, 11 were related to branching activity, three were for mergers of financial institutions, one was to engage in a closely-related activity, one was

for a financial institution name change, and one was for the acquisition of indirect control of a nondepository trust company.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2020, the Bureau's Consumer Outreach Specialist responded to 404 consumer complaints and inquiries, of which 189 required Bureau intervention. Complaints involved deposit account activities, fee disputes, consumer loans and credit cards. In addition to responding to consumer complaints, the Bureau actively monitors the latest scam and data breach activity, informing consumers and financial institutions of the illicit activity when appropriate through targeted email distribution lists and press releases. The Consumer Outreach Specialist also participated in outreach events related to financial services, including a virtual seminar for financial institutions' tellers.

With the emergence of the novel coronavirus in 2020, the Bureau and other state government agencies shifted many functions to a virtual work environment. Examinations of financial institutions continued as scheduled, but examiners and Bureau personnel conducted work remotely. In addition, consumer outreach functions continued with minimal interruptions, though in-person meetings were limited per directives from the Administration regarding public access to state government offices.

The Bureau also responded to several legal and policy related challenges created by COVID-19. In letters to financial institution CEOs, the Bureau urged banks and credit unions to work with distressed customers affected by the ensuing economic challenges. Further, the Bureau drafted memorandums for the regulated community explaining the application of emergency legislation, including the federal CARES Act, on Maine state-chartered financial institution operations. Policy areas covered by these Bureau communications included, but were not limited to, relaxing legal lending limits to a single borrower, allowing remote participation of certain financial institution meetings, and urging banks and credit unions to work with distressed borrowers while recognizing state and federal moratoriums on foreclosures.

The following report contains summary financial data for financial institutions doing business in Maine. It includes information on assets, deposits/shares, and loans as well as office and branch location information. While this Annual Report should be helpful as

a point-in-time resource for data on financial institutions, the Bureau's website (<http://www.maine.gov/pfr/financialinstitutions/>) continues to provide access to both current and archived information.

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SECTION I PANDEMIC RESPONSE

In mid-March of 2020, the Bureau moved much of its services and examinations to a remote work environment as part of a larger state government response to the coronavirus pandemic. Bureau staff were provided with the necessary resources to work from home and strived to provide quality service with minimal disruption. All Bureau services, with the exception of in-person meetings, continue to be made available to consumers and financial institutions' personnel.

In response to the pandemic, the Bureau distributed press releases, drafted letters to financial institutions and trade associations, and issued bulletins responding to novel policy and legal questions created by the economic uncertainty. In a letter addressed to financial institutions dated March 18, 2020, the Bureau urged banks and credit unions to work with distressed borrowers affected by the pandemic, stressing the importance of waiving certain fees to improve consumers' financial standings, and recommending that financial institutions restructure borrower's debt obligations where appropriate due to temporary hardships. This effort was joined by actions from the Governor's Office which included a letter to trade associations urging financial institutions to halt ongoing foreclosure actions and refrain from filing new foreclosures.

The Bureau regularly inquired into the financial health of the institutions it regulates, surveying them as to the impact of, and their response to, pandemic related closures. Further, guidance was provided to banks and credit unions on how to notify the Bureau and the public of branch and office closures, encouraging the remote delivery of banking products and services where possible.

In addition, the Bureau leveraged its memberships with trade associations, including the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS), and participated in regular calls with other state regulatory agencies to better understand relief available to distressed consumers and businesses.

SECTION II APPLICATION ACTIVITY

Pursuant to Maine law, financial institutions are required to submit an application or provide notice to the Bureau prior to chartering new institutions and before existing institutions may branch, merge, acquire other organizations, or engage in certain business activities.

Over the twelve-month period from November 1, 2019 to October 31, 2020, application activity for Maine's state-chartered financial institutions focused primarily on branching activity, accounting for 11 of the 19 applications and notifications processed. Maine's state-chartered financial institutions established four new branches, three located in New Hampshire, and one in Brunswick. A nationally-chartered financial institution notified the Bureau of its intent to establish five branches in the State of Maine. Those locations include: Falmouth, Portland, Scarborough, Westbrook, and Yarmouth. Maine's state-chartered financial institutions closed three branches, which were located in Ellsworth, Lewiston, and Topsham.

The Bureau also approved three applications to merge: a) Winslow Community Federal Credit Union to merge with and into Connected Credit Union, which also included a field of membership expansion; b) Damariscotta Bank and Trust Company to merge with and into Bangor Savings Bank, and c) Kennebec Federal Savings and Loan Association to first convert to a state-chartered mutual bank and then merge with and into Kennebec Savings Bank.

Other application and notice activity included: a notice from a state-chartered bank to engage in a closely-related activity, an application from The Charles Schwab Corporation to acquire indirect control of TD Ameritrade Trust Company, and a filing by a state-chartered financial institution to change its name. Watch Point Trust Company, LLC changed its name to Nixon Peabody Trust Company, LLC effective February 1, 2020.

On the next page is a table detailing the application activity over the twelve-month period from November 1, 2019 to October 31, 2020, as compared to the application activity for the previous four reporting periods.

SECTION II
APPLICATION ACTIVITY

Application Activity by Fiscal Year

| | 11/01/15- 10/31/16 | 11/01/16- 10/31/17 | 11/01/17- 10/31/18 | 11/01/18- 10/31/19 | 11/01/19- 10/31/20 |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Establish Mutual Holding Company | 0 | 1 | 0 | 0 | 0 |
| Mergers & Acquisitions | 1 | 2 | 1 | 2 | 3 |
| Branch Establishment | 2 | 6 | 6 | 4 | 8 |
| Branch Relocation | 1 | 4 | 3 | 3 | 0 |
| Branch Closing | 6 | 7 | 4 | 12 | 3 |
| Other | 3 | 0 | 1 | 4 | 5 |

SECTION III
CONSUMER OUTREACH PROGRAM

Since 1987, the Bureau has had a Consumer Outreach Program with a designated Outreach Specialist on staff. The Outreach Specialist is available to answer questions related to services provided by financial institutions, mediate complaints between financial institutions and consumers, participate in training programs, and make referrals to other regulatory agencies.

The Consumer Outreach Specialist maintains the Bureau’s online consumer resources hosted on the Bureau’s website. On the website, consumers can find links to a variety of financial topics, answers to frequently asked questions, and lists of the financial institutions doing business in the State. Consumers may also file complaints through the website, which are either handled by the Consumer Outreach Specialist or referred to the appropriate federal supervisory authority. If a consumer issue pertains to a nationally-chartered bank or federally-chartered credit union, a referral is made to the Consumer Financial Protection Bureau (CFPB) or the National Credit Union Administration (NCUA).

During the fiscal year ending June 30, 2020, the Bureau responded to 404 consumer complaints and inquiries. Of these, 189 required Bureau intervention. The Bureau is most successful when mediation involves state-chartered financial institutions, though consumers of nationally-chartered institutions are nonetheless encouraged to contact the Consumer Outreach Specialist who can provide valuable information and discuss possible outcomes.

Complaint Data By Fiscal Year

| Type of Account | Number of Contacts | | % of Total | |
|-------------------|--------------------|-------|------------|-------|
| | FY 19 | FY 20 | FY 19 | FY 20 |
| Credit Cards | 17 | 16 | 5% | 4% |
| Checking Accounts | 59 | 67 | 16% | 17% |
| Installment Loans | 36 | 38 | 10% | 9% |
| Mortgage Loans | 67 | 94 | 18% | 23% |
| Other* | 190 | 189 | 51% | 47% |
| Total | 369 | 404 | 100% | 100% |

*Included in “Other” are the following: credit report problems, fees associated with deposit accounts, forgery, funds availability, debit cards, identity theft and telemarketing.

SECTION IV
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

There were 99 financial institutions authorized to do business in Maine as of June 30, 2020. Included among them were 18 state-chartered banks, 12 state-chartered credit unions, 11 state-chartered nondepository trust companies, and one state-chartered merchant bank. Total assets of state-chartered banks (including limited purpose banks) increased from \$22.79 billion on June 30, 2019 to \$25.47 billion on June 30, 2020. Total assets for state-chartered credit unions increased from \$2.29 billion to \$2.73 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.

SECTION IV
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

SUMMARY OF FINANCIAL INSTITUTIONS
AUTHORIZED TO DO BUSINESS IN MAINE

June 30, 2020

| | 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 | 6,221,912 | 14.58% | 3,320,612 | 7.38% | 2,428,671 | 7.25% |
| National Banks | 7 | 7,167,154 ¹ | 16.80% | 17,858,574 | 39.67% | 10,749,205 | 32.08% |
| State Limited Purpose Banks | 12 | 255,989 | 0.60% | N/A | N/A | 0 | 0.00% |
| State Savings Banks | 13 | 18,889,478 | 44.27% | 14,747,502 | 32.76% | 13,351,970 | 39.85% |
| Federal Savings Banks | 2 | 176,550 | 0.41% | 139,726 | 0.31% | 142,491 | 0.43% |
| State Savings and Loans | 1 | 102,926 | 0.24% | 79,770 | 0.18% | 71,797 | 0.21% |
| Federal Savings and Loans | 3 | 391,965 | 0.92% | 328,176 | 0.73% | 306,444 | 0.91% |
| State Credit Unions | 12 | 2,733,356 | 6.41% | 2,438,008 | 5.42% | 1,863,033 | 5.56% |
| Credit Unions Chartered by Other States | 1 | N/A ¹ | 0.00% | 212,234 | 0.47% | 86,562 | 0.26% |
| Federal Credit Unions | 44 | 6,734,111 ¹ | 15.78% | 5,896,650 | 13.10% | 4,509,229 | 13.46% |
| TOTAL | 99 | 42,673,441 | 100.00% | 45,021,251 | 100.00% | 33,509,402 | 100.00% |
| Commercial Banks | 11 | 13,389,066 ¹ | 31.38% | 21,179,185 | 47.04% | 13,177,876 | 39.33% |
| Limited Purpose Banks | 12 | 255,989 | 0.60% | N/A | N/A | 0 | 0.00% |
| Savings Banks | 15 | 19,066,028 | 44.68% | 14,887,228 | 33.07% | 13,494,461 | 40.27% |
| Savings and Loans | 4 | 494,891 | 1.16% | 407,946 | 0.91% | 378,241 | 1.13% |
| Credit Unions | 57 | 9,467,467 ¹ | 22.19% | 8,546,892 | 18.98% | 6,458,824 | 19.27% |
| TOTAL | 99 | 42,673,441 | 100.00% | 45,021,251 | 100.00% | 33,509,402 | 100.00% |
| Chartered by the State of Maine | 42 | 28,203,661 | 66.09% | 20,585,892 | 45.72% | 17,715,471 | 52.87% |
| Chartered by Other States | 1 | N/A ¹ | 0 | 212,234 | 0.47% | 86,562 | 0.26% |
| Federally Chartered | 56 | 14,469,780 ¹ | 33.91% | 24,223,126 | 53.80% | 15,707,369 | 46.87% |
| TOTAL | 99 | 42,673,441 | 100.00% | 45,021,251 | 100.00% | 33,509,402 | 100.00% |
| In-State Ownership | 91 | 42,673,441 | 100.00% | 32,665,276 | 72.56% | 27,440,893 | 81.89% |
| Out-of-State Ownership | 8 | N/A ^{1,2} | N/A | 12,355,975 | 27.44% | 6,068,509 | 18.11% |
| TOTAL | 99 | 42,673,441 | 100.00% | 45,021,251 | 100.00% | 33,509,402 | 100.00% |

¹ Maine assets are unavailable for the following multi-state banks and credit unions:

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

² Out of State Ownership:

| | Deposits/ Shares | Loans |
|---------------------------------|---------------------|------------------|
| Bank of America, N.A. | 2,766,299 | 703,194 |
| Interfaith Federal Credit Union | 358 | 547 |
| KeyBank, N.A. | 3,035,643 | 1,135,673 |
| NBT Bank, N.A. | 35,669 | 463,423 |
| Northeast Credit Union | 212,234 | 86,562 |
| People's United Bank, N.A. | 1,123,264 | 885,407 |
| TD Bank, N.A. | 5,180,315 | 2,791,953 |
| TruGrocer Federal Credit Union | 2,193 | 1,750 |
| TOTAL: | 12,355,975 | 6,068,509 |

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

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

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

| | 6/30/16 | 6/30/17 | 6/30/18 | 6/30/19 | 6/30/20 |
|---|------------|------------|------------|------------|------------|
| Commercial Banks Chartered by the State of Maine | | | | | |
| Number of Institutions | 4 | 4 | 4 | 4 | 4 |
| Number of Offices | 49 | 46 | 46 | 46 | 53 |
| Assets | 3,574,009 | 5,563,994 | 5,683,949 | 5,863,588 | 6,221,912 |
| Deposits | 2,593,644 | 2,844,009 | 3,104,180 | 3,277,349 | 3,320,612 |
| Loans | 2,441,764 | 2,730,084 | 2,075,153 | 3,088,959 | 2,428,671 |
| National Banks | | | | | |
| Number of Institutions | 7 | 7 | 7 | 7 | 7 |
| Number of Offices | 221 | 215 | 212 | 205 | 186 |
| Assets | 5,465,443 | 5,776,141 | 6,060,521 | 6,396,065 | 7,167,154 |
| Deposits | 13,309,072 | 13,722,412 | 14,192,723 | 15,488,431 | 17,858,574 |
| Loans | 9,848,187 | 10,172,422 | 9,997,479 | 10,641,667 | 10,749,205 |
| State Chartered Savings Banks | | | | | |
| Number of Institutions | 14 | 14 | 14 | 14 | 13 |
| Number of Offices | 191 | 196 | 188 | 186 | 187 |
| Assets | 13,444,997 | 14,441,915 | 15,477,812 | 16,363,978 | 18,889,478 |
| Deposits | 10,117,912 | 10,890,944 | 11,653,442 | 12,537,592 | 14,747,502 |
| Loans | 10,334,828 | 11,272,290 | 11,327,257 | 11,961,982 | 13,351,970 |
| Federal Savings Banks | | | | | |
| Number of Institutions | 2 | 2 | 2 | 2 | 2 |
| Number of Offices | 4 | 4 | 4 | 4 | 4 |
| Assets | 146,440 | 140,601 | 151,777 | 157,954 | 176,550 |
| Deposits | 115,903 | 112,474 | 114,923 | 125,632 | 139,726 |
| Loans | 123,363 | 121,095 | 128,086 | 134,116 | 142,491 |
| State Chartered Savings & Loan Associations | | | | | |
| Number of Institutions | 1 | 1 | 1 | 1 | 1 |
| Number of Offices | 1 | 1 | 1 | 1 | 1 |
| Assets | 98,949 | 101,799 | 104,642 | 104,654 | 102,926 |
| Deposits | 75,513 | 78,025 | 80,294 | 81,763 | 79,770 |
| Loans | 83,035 | 85,646 | 90,091 | 77,617 | 71,797 |
| Federal Savings & Loan Associations | | | | | |
| Number of Institutions | 3 | 3 | 3 | 3 | 3 |
| Number of Offices | 9 | 9 | 9 | 9 | 9 |
| Assets | 317,911 | 334,620 | 345,815 | 362,015 | 391,965 |
| Deposits | 253,930 | 269,676 | 273,230 | 294,931 | 328,176 |
| Loans | 268,214 | 278,555 | 286,083 | 305,264 | 306,444 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

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

| | 6/30/16 | 6/30/17 | 6/30/18 | 6/30/19 | 6/30/20 |
|--|------------|------------|------------|------------|------------|
| State Chartered Credit Unions | | | | | |
| Number of Institutions | 12 | 12 | 12 | 12 | 12 |
| Number of Offices | 57 | 57 | 56 | 57 | 57 |
| Assets | 1,918,931 | 2,056,920 | 2,162,587 | 2,286,183 | 2,733,356 |
| Shares/Deposits | 1,658,988 | 1,795,798 | 1,897,936 | 2,005,363 | 2,438,008 |
| Loans | 1,318,560 | 1,438,962 | 1,592,165 | 1,704,810 | 1,863,033 |
| Credit Unions Chartered by Other States | | | | | |
| Number of Institutions | 1 | 1 | 1 | 1 | 1 |
| Number of Offices | 1 | 1 | 6 | 6 | 6 |
| Assets | N/A | N/A | N/A | N/A | N/A |
| Shares/Deposits | 14,746 | 15,871 | 161,438 | 183,273 | 212,234 |
| Loans | 10,241 | 11,838 | 71,174 | 73,433 | 86,562 |
| Federal Credit Unions | | | | | |
| Number of Institutions | 48 | 48 | 45 | 44 | 44 |
| Number of Offices | 137 | 136 | 131 | 131 | 131 |
| Assets | 5,129,368 | 5,541,118 | 5,691,009 | 5,946,349 | 6,734,111 |
| Shares/Deposits | 4,372,423 | 4,725,640 | 4,831,138 | 5,077,556 | 5,896,650 |
| Loans | 3,656,646 | 3,991,257 | 4,211,605 | 4,391,191 | 4,509,229 |
| State Chartered Merchant Banks | | | | | |
| Number of Institutions | 1 | 1 | 1 | 1 | 1 |
| Assets | 69,834 | 71,598 | 74,963 | 83,057 | 90,957 |
| Deposits | N/A | N/A | N/A | N/A | N/A |
| Loans | 0 | 0 | 0 | 0 | 0 |
| State Chartered Nondepository Trust Companies | | | | | |
| Number of Institutions | 11 | 11 | 11 | 11 | 11 |
| Assets | 157,761 | 251,273 | 280,081 | 378,762 | 165,032 |
| Deposits | N/A | N/A | N/A | N/A | N/A |
| Loans | N/A | N/A | N/A | N/A | N/A |
| State Totals | | | | | |
| Number of Institutions | 105 | 104 | 101 | 100 | 99 |
| Number of Offices | 670 | 665 | 653 | 645 | 634 |
| Assets | 30,335,053 | 34,279,979 | 36,033,157 | 37,942,605 | 42,673,441 |
| Shares & Deposits | 32,512,131 | 34,454,849 | 36,309,304 | 39,071,890 | 45,021,251 |
| Loans | 28,084,838 | 30,102,149 | 29,779,093 | 32,379,039 | 33,509,402 |

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

Interfaith Federal Credit Union, Montclair, California

TruGrocer Federal Credit Union, Boise, Idaho

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

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|---|------------------|--|------------------|
| Curtis Simard, President BAR HARBOR BANK & TRUST¹ 82 Main Street Bar Harbor, ME 04609 | 3,777,758 | 1,563,293 | 1,462,580 |
| Scott Conant, President DAMARISCOTTA BANK & TRUST COMPANY² 25 Main Street Damariscotta, ME 04543 | 205,144 | 184,369 | 125,083 |
| Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765 | 981,375 | 850,177 | 796,403 |
| Richard Wayne, President NORTHEAST BANK¹ 27 Pearl Street Portland, ME 04101 | 1,257,635 | 722,773 | 44,605 |
| TOTAL: 4 | 6,221,912 | 3,320,612 | 2,428,671 |

Note: ¹ Bar Harbor Bank & Trust and Northeast Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only. ²: Bangor Savings Bank acquired Damariscotta Bank & Trust by merger effective December 1, 2020.

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|---------------|--|--------------|
| John Higgins, President ATLANTIC TRUST 111 Commercial Street, Suite 302 Portland, ME 04101 | 915 | N/A | N/A |
| Jason Edgar, President BAR HARBOR TRUST SERVICES 135 High Street Ellsworth, ME 04605 | 8,725 | N/A | N/A |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|---|----------------|--|--------------|
| David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110 | 17,650 | N/A | N/A |
| Christopher Hulse, President GLOBAL TRUST COMPANY 12 Gill Street Suite 2600 Woburn, MA 01801-1721 | 82,141 | N/A | N/A |
| Michael Currie, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101 | 7,619 | N/A | N/A |
| Jane Spaulding, CEO NIXON PEABODY TRUST COMPANY F.K.A. Watch Point Exchange Place, 53 State Street Boston, MA 02110 | 1,183 | N/A | N/A |
| John Pinto, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604 | 5,448 | N/A | N/A |
| Steven Russo, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360 | 9,184 | N/A | N/A |
| James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101 | 1,222 | N/A | N/A |
| Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112 | 6,708 | N/A | N/A |
| John Newman, President TD AMERITRADE TRUST COMPANY 8900 Schwab Way Lone Tree, CO 80124 | 24,237 | N/A | N/A |
| Beth Shields, President THE MAINE MERCHANT BANK, LLC 11 Atlantic Place South Portland, ME 04106 | 90,957 | N/A | N/A |
| TOTAL: 12 | 255,989 | N/A | N/A |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|---------------|--|--------------|
| Neil Kiely, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240 | 1,266,481 | 1,054,569 | 1,025,718 |
| Robert Montgomery-Rice, President BANGOR SAVINGS BANK¹ 24 Hamlin Way Bangor, ME 04401 | 5,486,974 | 3,951,364 | 3,176,301 |
| Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530 | 1,042,137 | 827,382 | 665,357 |
| Tim Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938 | 471,841 | 358,671 | 425,272 |
| Stephen deCastro, President GORHAM SAVINGS BANK 10 Wentworth Drive Gorham, ME 04038 | 1,387,115 | 1,194,711 | 1,066,754 |
| Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330 | 1,221,216 | 912,226 | 1,042,352 |
| Bradford Paige, President KENNEBUNK SAVINGS BANK¹ 104 Main Street Kennebunk, ME 04043 | 1,466,260 | 1,131,278 | 698,215 |
| Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654 | 1,727,646 | 1,484,366 | 1,480,092 |
| Jeanne Hulit, President MAINE COMMUNITY BANK² 254 Main Street Biddeford, ME 04005 | 991,050 | 801,671 | 859,018 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|-------------------|--|-------------------|
| Daniel Walsh, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268 | 1,418,003 | 1,195,519 | 1,135,661 |
| Blaine Boudreau, President PARTNERS BANK¹ 900 Main Street Sanford, ME 04073 | 653,360 | 505,913 | 448,016 |
| Robert Quentin, President SACO AND BIDDEFORD SAVINGS INSTITUION 252 Main Street Saco, ME 04073 | 1,088,349 | 782,088 | 852,907 |
| David Cyr, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976 | 669,046 | 547,744 | 476,307 |
| TOTAL: 13 | 18,889,478 | 14,747,502 | 13,351,970 |

Note: ¹ Bangor Savings Bank, Kennebunk Savings Bank, and Partners Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only. ²Maine Community Bank was formed after Biddeford Savings Bank and Mechanics Savings bank merged.

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|----------------|--|---------------|
| William Weir, President BAR HARBOR SAVINGS AND LOAN ASSOCIATION 103 Main Street Bar Harbor, ME 04609 | 102,926 | 79,770 | 71,797 |
| TOTAL: 1 | 102,926 | 79,770 | 71,797 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|---------------|--|--------------|
| Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106 | 68,881 | 52,139 | 34,935 |
| Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240 | 73,500 | 66,963 | 48,250 |
| Richard Lachance, CEO CONNECTED CREDIT UNION¹ 85 Civic Center Drive Augusta, ME 04330 | 101,969 | 92,279 | 54,126 |
| Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103 | 307,125 | 281,434 | 177,176 |
| Joe Moses, CEO DOWNEAST CREDIT UNION 23 Third Avenue Baileyville, ME 04694 | 216,285 | 196,953 | 183,168 |
| Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103 | 367,232 | 333,161 | 253,450 |
| Julie Marquis, CEO FIVE COUNTY CREDIT UNION 765 Washington Street Bath, ME 04530 | 299,703 | 270,881 | 202,576 |
| Tucker Cole, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330 | 505,700 | 446,190 | 323,769 |
| Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road Saco, ME 04072 | 241,377 | 219,723 | 169,505 |
| Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280 | 57,411 | 51,380 | 31,362 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|------------------|--|------------------|
| Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072 | 136,796 | 122,540 | 101,757 |
| Renee Ouellette, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469 | 357,376 | 304,363 | 282,961 |
| TOTAL: 12 | 2,733,356 | 2,438,008 | 1,863,033 |

Note: 1 Connected Credit Union merged with Winslow Federal Credit Union on June 26, 2020.

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|---------------|--|---------------|
| Timothy Colliia, CEO NORTHEAST CREDIT UNION¹ 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery | N/A | 212,234 | 86,562 |
| TOTAL: 1 | N/A | 212,234 | 86,562 |

Note: 1 Northeast Credit Union operates in a multi-state environment, therefore total assets are not reported while deposits and loans are for Maine only.

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|------------------|--|-------------------|
| Bill Williamson, President for Maine BANK OF AMERICA, N.A. 100 Middle Street Portland, ME 04101 | N/A | 2,766,299 | 703,194 |
| Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843 | 4,934,472 | 3,976,260 | 3,327,092 |
| Tony McKim, President FIRST NATIONAL BANK 223 Main Street Damariscotta, ME 04543 | 2,232,682 | 1,741,124 | 1,442,463 |
| Raymond Kelley, Maine Market President KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112 | N/A | 3,035,643 | 1,135,673 |
| Kimberly Twitchell, Maine President NBT BANK, N.A. 5 Widgery Wharf Portland, ME 04101 | N/A | 35,669 | 463,423 |
| Daniel Thornton, President, Maine Market PEOPLE'S UNITED BANK, N.A. 350 Fore Street Portland, ME 04101 | N/A | 1,123,264 | 885,407 |
| Lawrence Wold, Maine President TD BANK, N.A. One Portland Square Portland, ME 04112 | N/A | 5,180,315 | 2,791,953 |
| TOTAL: 7 | 7,167,154 | 17,858,574 | 10,749,205 |

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.

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|--|----------------|--|----------------|
| William Tracy, President AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210 | 88,760 | 66,560 | 75,838 |
| Todd Starbird, President ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841 | 87,790 | 73,166 | 66,653 |
| TOTAL: 2 | 176,550 | 139,726 | 142,491 |

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Deposits</u> | <u>Loans</u> |
|---|----------------|--|----------------|
| John Swanberg, President AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION 43 High Street Caribou, ME 04736 | 148,105 | 130,056 | 112,199 |
| Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530 | 148,593 | 123,644 | 113,279 |
| Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main Street Waterville, ME 04903 | 95,267 | 74,476 | 80,966 |
| TOTAL: 3 | 391,965 | 328,176 | 306,444 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Shares & Deposits</u> | <u>Loans</u> |
|---|---------------|---|--------------|
| David Desjardins, CEO ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743 | 247,398 | 214,328 | 178,887 |
| Scott Chretien, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011 | 816,926 | 708,952 | 576,246 |
| Basil Closson, CEO BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401 | 188,444 | 171,944 | 123,676 |
| Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Drive South Portland, ME 04106 | 6,904 | 5,694 | 2,882 |
| Dave DeFroschia, CEO BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412 | 74,749 | 66,965 | 53,360 |
| Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438 | 49,756 | 42,511 | 36,437 |
| James Stone, CEO CASCO FEDERAL CU 375 Main Street Gorham, ME 04038 | 81,049 | 73,473 | 56,616 |
| Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241 | 115,488 | 102,083 | 44,659 |
| Rob Picard, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Road Hampden, ME 04444 | 26,065 | 23,963 | 21,621 |
| Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105 | 323,744 | 290,867 | 169,578 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Shares & Deposits</u> | <u>Loans</u> |
|---|---------------|---|--------------|
| Mark Samson, CEO DIRIGO FEDERAL CU 381 Main Street Lewiston, ME 04243 | 290,119 | 252,670 | 201,017 |
| Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430 | 65,389 | 52,404 | 18,713 |
| Beverly Knapp, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976 | 108,709 | 95,480 | 60,266 |
| Vicki Larrabee, CEO GARDINER FEDERAL CU 420 Brunswick Road Gardiner, ME 04345 | 61,101 | 52,330 | 37,605 |
| Nancy Bard, CEO GREAT FALLS REGIONAL FCU 34 Bates Street Lewiston, ME 04240 | 31,302 | 26,234 | 7,393 |
| Elizabeth Hayes, CEO INFINITY FEDERAL CU 202 Larrabee Road Westbrook, ME 04092 | 348,109 | 280,548 | 254,772 |
| Ramon Noperi, CEO INTERFAITH FEDERAL CU - F.K.A United Methodist FCU ¹ 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook | N/A | 358 | 547 |
| Tina Jamo, CEO KATAHDIN FEDERAL CU 1000 Central Street Millinocket, ME 04462 | 82,345 | 71,025 | 59,207 |
| Deserée Gilman, CEO KSW FEDERAL CU 222 College Avenue Waterville, ME 04901 | 78,912 | 72,314 | 60,299 |
| Christine Devine, CEO KV FEDERAL CU 316 West River Road Augusta, ME 04330 | 100,714 | 90,605 | 51,114 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Shares & Deposits</u> | <u>Loans</u> |
|---|---------------|---|--------------|
| Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine Street Lewiston, ME 04243 | 27,571 | 24,504 | 18,283 |
| Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457 | 80,463 | 70,689 | 58,869 |
| George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250 | 135,885 | 121,232 | 78,348 |
| Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240 | 203,355 | 185,241 | 88,810 |
| Scott Budde, CEO MAINE HARVEST FEDERAL CU 69 School Street Unity, ME 04988 | 2,636 | 647 | 24 |
| Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930 | 148,017 | 130,429 | 109,612 |
| Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106 | 5,182 | 4,181 | 3,519 |
| John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444 | 509,353 | 453,406 | 356,127 |
| Diana Garcia, CEO MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116 | 16,977 | 15,078 | 10,933 |
| Joseph Gervais, CEO MIDCOAST FEDERAL CU 168 Lower Main Street Freeport, ME 04032 | 206,459 | 182,399 | 150,590 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Shares & Deposits</u> | <u>Loans</u> |
|---|---------------|---|--------------|
| Catherina Blais, CEO MONMOUTH FEDERAL CU 1176 Main Street Monmouth, ME 04259 | 21,761 | 20,114 | 9,593 |
| Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901 | 175,812 | 159,013 | 149,232 |
| Susan Whitehead, CEO NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756 | 215,009 | 181,321 | 162,858 |
| Kim Turner, CEO OTIS FEDERAL CU 170 Main Street Jay, ME 04329 | 199,004 | 166,410 | 75,358 |
| Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Road Mexico, ME 04257 | 231,214 | 195,696 | 163,611 |
| Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main Street Old Town, ME 04468 | 88,547 | 81,709 | 54,182 |
| Kyle Casburn, CEO SEABOARD FEDERAL CU 177 Main Street Bucksport, ME 04416 | 151,487 | 131,428 | 95,589 |
| James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967 | 133,900 | 108,804 | 111,415 |
| Ryan Ellsworth, CEO THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736 | 284,513 | 250,152 | 197,794 |
| David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106 | 448,100 | 402,120 | 359,963 |

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

| | <u>Assets</u> | 06/30/20 \$ in (000's) <u>Shares & Deposits</u> | <u>Loans</u> |
|---|------------------|---|------------------|
| Joann Bisson, CEO TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332 | 103,573 | 90,918 | 57,894 |
| Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104 | 171,758 | 156,170 | 133,037 |
| Javier Rosado, CEO TRUGROCER FEDERAL CU¹ 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells | N/A | 2,193 | 1,750 |
| Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364 | 76,312 | 68,050 | 46,939 |
| TOTAL: 44 | 6,734,111 | 5,896,650 | 4,509,229 |

Note: ¹ Maine shares and loans for Interfaith FCU and TruGrocer FCU, 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

**24 Hamlin Way
Bangor, ME 04401**

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

Bar Harbor Bank & Trust

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

Locations in Bangor, Bar Harbor, Blue Hill, Brewer, Brunswick, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Newport, Northeast Harbor, Orono, Pittsfield, Rockland, South China, Southwest Harbor, Waterville, and Winter Harbor. DBA Lake Sunapee with the following New Hampshire and Vermont locations: **New Hampshire:** Andover, Bradford, Claremont, Concord, Enfield, Grantham, Hanover, Hillsborough, Lebanon, Manchester, Milford, Nashua, Newbury, New London, Newport, Peterborough, Sunapee, and West Lebanon. **Vermont:** Brandon, Pittsford, Randolph, Rochester, Royalton, Rutland, South Royalton, Williamstown, and Woodstock.

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.

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 and Winslow.

cPort Credit Union

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

Locations in Augusta, Portland, and Scarborough.

Damariscotta Bank & Trust

**25 Main Street
Damariscotta, ME 04543**

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

Downeast Credit Union

**23 Third Avenue
Baileysville, 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, Lewiston, Lisbon, Portland, Rockland, Scarborough, Skowhegan, Topsham, Waterville, Windham, and Yarmouth.

Franklin Savings Bank

**197 Main Street
Farmington, ME 04938**

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

Global Trust Company

**12 Gill Street Suite 2600
Woburn, MA 01801**

Maine-Chartered Financial Institutions Office Locations

Gorham Savings Bank

**64 Main Street
Gorham, ME 04038**

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

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, Fort Fairfield, Fort Kent, Hampden, Houlton, Island Falls, Mars Hill, Oakfield, Patten, Presque Isle, Scarborough, and Van Buren..

Kennebec Savings Bank

**150 State Street
Augusta, ME 04332**

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

Kennebunk Savings Bank

**104 Main Street
Kennebunk, ME 04043**

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

Machias Savings Bank

**4 Center Street
Machias, ME 04654**

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

Maine Community Bank

**254 Main Street
Biddeford, ME 04005**

Locations in Auburn, Biddeford, Brunswick, Kennebunk, Lewiston, Scarborough, Waterboro, and Windham.

Maine State Credit Union

**200 Capitol Street
Augusta, ME 04330**

Locations in Augusta and Waterville.

Nixon Peabody Trust Company

**Exchange Place, 53 State Street
Boston, MA 02110**

Maine-Chartered Financial Institutions Office Locations

Northeast Bank

27 Pearl Street

Portland, ME 04101

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.

Partners Bank

900 Main Street

Sanford, ME 04093

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

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

38 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 Institutions

252 Main Street

Saco, ME 04072

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

Maine-Chartered Financial Institutions Office Locations

Saco Valley Credit Union

**312 Main Street
Saco, ME 04072**

Locations in Saco and Waterboro.

Skowhegan Savings Bank

**13 Elm Street
Skowhegan, ME 04976**

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

Spinnaker Trust

**123 Free Street
Portland, ME 04101**

TD Ameritrade Trust Company

**8900 Schwab Way
Lone Tree, CO 80124**

The Maine Merchant Bank

**11 Atlantic Place
South Portland, ME 04106**

University Credit Union

**15 Main Street
Orono, ME 04473**

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

