

**BUREAU OF FINANCIAL INSTITUTIONS
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
STATE OF MAINE**



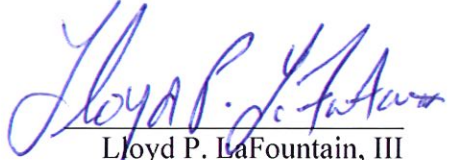
**CERTIFICATE OF MERGER BETWEEN MASCOMA MUTUAL FINANCIAL
SERVICES CORPORATION, LEBANON, NEW HAMPSHIRE AND ANDROSCOGGIN
BANCORP, MHC, LEWISTON, MAINE, WITH CLEARNORTH FINANCIAL
MUTUAL HOLDING COMPANY BEING THE RESULTING INSTITUTION**

I, the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine, have received an executed Agreement and Plan of Merger, dated May 11, 2026, by and between Mascoma Mutual Financial Services Corporation, whose principal office is located in Lebanon, New Hampshire, and Androscoggin Bancorp, MHC, whose principal office is located in Lewiston, Maine, together with the resolutions of the governing body of the respective institutions approving the Agreement and Plan of Merger. Mascoma Mutual Financial Services Corporation and Androscoggin Bancorp, MHC, are mutual holding companies organized under the banking laws of the State of New Hampshire and the State of Maine, respectively. Counsel for Mascoma Mutual Financial Services Corporation and Androscoggin Bancorp, MHC have filed opinions supporting the legality of merger.

I certify that the merger has been effected in accordance with Chapter 35 of Title 9-B of the Maine Revised Statutes, and with the Agreement and Plan of Merger referenced herein and dated May 11, 2026, with the resulting institution named ClearNorth Financial Mutual Holding Company, a New Hampshire mutual holding company.

BE IT FURTHER KNOWN that the merger is effective October 1, 2026.

IN WITNESS WHEREOF, I have hereunto set my hand as Superintendent of the Bureau of Financial Institutions, at Gardiner in the County of Kennebec, and the State of Maine, this first day of October in the year of our Lord, two thousand twenty-six.


Lloyd P. LaFountain, III
Superintendent

Gardiner, Maine
October 1, 2026

