MAINE BUREAU OF FINANCIAL INSTITUTIONS SUPERINTENDENT'S NOTICE TO INTERESTED PARTIES

This is to inform you that we have received an application, pursuant to 9-B, MRSA Chapter 101, from Banknorth Group, Inc., Portland, Maine to acquire by merger American Financial Holdings, Inc., New Britain, Connecticut, and thereby acquire American Savings Bank, New Britain, Connecticut, a wholly-owned subsidiary of American Financial Holdings, Inc. American Savings Bank will then be merged into Banknorth, N.A., Portland, Maine, a wholly-owned subsidiary of Banknorth Group.

You may submit written comments on this application to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or <u>electronically</u> through the Bureau of Financial Institutions' Web site at http://www.maine.gov/financialinstitutions. A hearing on this application will be held by the Superintendent, as provided in 9-B MRSA Section 252, upon receipt of a bona fide and reasonable request. The Bureau will accept written comments and requests for a hearing through Monday, December 16, 2002. The Superintendent's decision on this application will be based on the decision-making criteria set forth in 9-B MRSA Section 253.

/s/ Howard R. Gray, Jr. Superintendent Gardiner, Maine November 6, 2002