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

This is to inform you that we have received an application, pursuant to Title 9-B M.R.S.A. Chapter 35, from Androscoggin Savings Bank, Lewiston, Maine to purchase the assets and assume the deposit liabilities of the Livermore Falls, Maine branch of Skowhegan Savings Bank, Skowhegan, Maine. Androscoggin Savings Bank proposes to consolidate the acquired assets and liabilities with and into its existing branch office in Livermore Falls.

You may submit written comments on this application to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or electronically through the Bureau of Financial Institutions' Web site at www.maine.gov/financialinstitutions. A hearing on this application will be held by the Superintendent, as provided in Title 9-B M.R.S.A. Section 252, upon receipt of a bona fide and reasonable request. The Bureau will accept written comments and requests for a hearing through Monday, November 22, 2004. The Superintendent's decision on this application will be based on the decision-making criteria set forth in Title 9-B M.R.S.A. Section 253.

/s/ Colette L. Mooney Acting Superintendent Gardiner, Maine October 19, 2004