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 105, from Bangor Savings Bank, Bangor, Maine to reorganize into a mutual holding company structure whereby Bangor Savings Bank will become an investor-owned universal bank (the "Stock Bank"), which will be wholly-owned by Bangor Bancorp, MHC, a Maine-chartered mutual holding company. Substantially all of the assets and liabilities, including all of the deposit accounts, of Bangor Savings Bank will become assets and liabilities of the Stock Bank.

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 http://www.mainebankingreg.org. 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 Wednesday, February 7, 2007. The Superintendent's decision on this application will be based on the decisionmaking criteria set forth in 9-B MRSA Section 253.

/s/ Lloyd P. LaFountain III Superintendent Gardiner, Maine January 2, 2007