



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, 2018

Paul R. LePage
Governor

Anne L. Head
Commissioner

Lloyd P. LaFountain III
Superintendent

INTRODUCTION

The statutory mission of Maine Bureau of Financial Institutions (Bureau), as set forth in Title 9-B of the Maine Revised Statutes, the Maine Banking Code, 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 2017, the Bureau provided regulatory supervision to 43 state-chartered financial institutions, including 19 banks, 12 credit unions, and 12 limited purpose financial institutions. As of June 30, 2017, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$22.49 billion. Maine state-chartered banks, (including limited purpose banks) recorded \$20.43 billion in assets, representing a year-over-year increase of \$3.08 billion, or 17.8%. Assets held by Maine state-chartered credit unions increased from \$1.92 to \$2.06 billion during the same time period, representing an increase of 7.2%.

The Bureau's two distinct divisions are responsible for the administration of the Maine Banking Code and the Maine Consumer Credit Code (Title 9-A). 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 their 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, and holding company examinations.

During the twelve-month period from November 1, 2016 to October 31, 2017, the Bureau received and processed 20 applications and notifications. This activity included the reorganization of a mutual bank into a mutual holding company structure, mergers

and acquisitions, the establishment of six new branches, closure of seven branches, and four branch relocations.

The Bureau also dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending June 30, 2017, the Bureau's Consumer Outreach Specialist responded to 430 consumer complaints and inquiries, of which 224 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 Bureau continues to keep informed of issues affecting the banking and financial services industry, and reminds financial institutions to remain vigilant regarding cybersecurity breaches, such as the one reported by Equifax in 2017. In addition, the Bureau remains a partner in the SeniorSafe initiative, a collaborative effort between multiple state agencies and advocates for the elderly designed to teach financial institutions' managers and frontline employees to spot and report suspected cases of senior financial exploitation. Representatives from the Bureau attended SeniorSafe trainings held in Westbrook and Bangor in 2017.

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.

TABLE OF CONTENTS

SECTION I

APPLICATIONS

- APPLICATION ACTIVITY 1

SECTION II

CONSUMER OUTREACH

- CONSUMER OUTREACH PROGRAM.....2
- DATA BREACH – PROTECTIVE MEASURES FOR CONSUMERS.....3
- SENIOR\$AFE OUTREACH PROGRAM – 2017 UPDATE4

SECTION III

FINANCIAL INSTITUTION DATA

- SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS
IN MAINE.....5
- ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE7
- ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION.....9
- MAINE-CHARTERED FINANCIAL INSTITUTIONS OFFICE LOCATIONS22

SECTION I
APPLICATIONS

Application Activity

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, 2016 to October 31, 2017, application activity for Maine’s state-chartered financial institutions focused primarily on branching activity, accounting for 17 of the 20 applications and notifications processed. Maine’s state-chartered financial institutions established six new branches: three in the greater Portland market, one in Augusta, one in Ellsworth, and one in Stratham, New Hampshire. Maine’s state-chartered financial institutions closed seven branches, of which six were located in rural communities in Aroostook, Franklin, and Somerset counties. The seventh closed branch was in Augusta. There were four notifications of branch relocations, which occurred in the towns of Millinocket, Yarmouth, and Skowhegan.

Other application and notice activity included the reorganization of a Maine state-chartered mutual bank, Kennebunk Savings Bank, into a mutual holding company structure; the acquisition of the parent company of Maine-chartered Global Trust Company by Community Bank Systems Inc., a bank holding company, and the merger of southern Maine-based Ocean Communities Federal Credit Union into New Hampshire-chartered Northeast Credit Union.

	11/01/12 – 10/31/13	11/01/13- 10/31/14	11/01/14- 10/31/15	11/01/15- 10/31/16	11/01/16- 10/31/17
Establish Mutual Holding Company	0	1	2	0	1
Mergers & Acquisitions	2	0	0	1	2
Branch Establishment	6	6	7	2	6
Branch Relocation	2	2	1	1	4
Branch Closing	2	1	0	6	7
Other	3	0	2	3	0

SECTION II CONSUMER OUTREACH

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 the business of financial institutions, mediate complaints against financial institutions, participate in training programs, and make referrals to other regulatory agencies when necessary. In the past year, the Consumer Outreach Specialist conducted presentations at high schools, civic organizations, and residential facilities on topics ranging from personal finances to identity theft.

The Consumer Outreach Specialist maintains the Bureau's online consumer resources hosted on the Bureau's website. There, consumers 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 federally-chartered bank or credit union, a referral is made to the Consumer Financial Protection Bureau (CFPB) or the National Credit Union Administration (NCUA). The Bureau maintains a working relationship with these federal authorities so it may continue to monitor consumer complaints after a referral has been made.

During the fiscal year ending June 30, 2017, the Bureau responded to 430 consumer complaints and inquiries. Of these, 224 required Bureau intervention. The Bureau is most successful when intervening in disputes involving its state-chartered financial institutions, though consumers of nationally-chartered financial institutions are nonetheless encouraged to contact the Outreach Specialist who can provide valuable information and discuss possible outcomes. Many of the calls received pertained to fees for financial services and products, requests for loan modification assistance, and questions about collection activity.

Type of Account	Number of Contacts		% of Total	
	FY16	FY17	FY16	FY17
Credit Cards	12	21	3%	5%
Checking Accounts	73	61	17%	14%
Installment Loans	28	40	6%	9%
Mortgage Loans	83	82	20%	19%
Other*	227	226	54%	53%
Total	423	430	100%	100%

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

Data Breach – Protective Measures for Consumers

Data breaches containing nonpublic personal information are a continuing concern for consumers and regulators. A significant breach of personal information reported by Equifax in 2017 served as a pointed reminder that consumers need to be vigilant in protecting themselves from identity theft. While the full extent of the breach remains unknown, regulatory agencies are encouraging consumers to take proactive steps to protect their credit files and personal financial information.

In addition to closely monitoring financial statements and personal credit reports, the Bureau reminds consumers that one of the most important steps they can take to protect themselves from fraud is to place a “freeze” on their credit report. Maine law requires that all credit reporting agencies, when requested by a consumer, freeze the consumer’s report for free. A parent or guardian can do this for children, but for a fee of \$10. A freeze helps prevent a thief from obtaining credit in a consumer’s name because the consumer’s credit report will not be provided to a lender without the consumer’s permission to “unfreeze” the report.

In addition to assisting consumers, the Bureau also reminds financial institutions to take certain steps to mitigate the effects of data breaches. Financial institutions are encouraged to maintain adequate software patch management, confirm financial information with consumers, and code customer accounts with “red flags” when consumers report that their personal data may have been compromised.

SeniorSafe Outreach Program – 2017 Update

In 2017, the Bureau continued its participation in the SeniorSafe outreach program, a collaborative effort among state agencies and advocates for the elderly to protect Maine seniors from financial exploitation. The initiative is designed to train frontline financial institution customer representatives to spot signs of potential elder financial abuse, as well as provide bank and credit union managers with resources on how to report suspicious activity to the proper authorities. During the trainings, attendees are given examples of potential activities that could indicate an elderly customer is being abused, provided with an explanation of the laws under which they are authorized to report these incidents to law enforcement or regulators, and introduced to community resources outside the financial services sphere designed to help elderly customers address current abuse and prevent future exploitation. Trainings for the 2017 calendar year were held in Westbrook and Bangor.

Preventing senior financial exploitation is also a priority of federal regulatory agencies. In August of 2017, the CFPB and the Financial Crimes Enforcement Network (FINCEN) published a memo on law enforcement efforts to combat elder financial exploitation. Included in this memo are best practices financial institutions should follow to combat elder abuse, one specific example being to fill out Suspicious Activity Reports (SARS) when they suspect an elderly customer is the victim of abuse or exploitation. Further, the federal Elder Abuse Prevention and Prosecution Act became law on October 18, 2017. The law designates new roles for the Department of Justice (DOJ) to combat elder abuse. This includes requirements that the DOJ annually report to Congress about the incidence of elder abuse; collaborate with state and local governments to train local authorities to investigate, prosecute, prevent, and mitigate the impacts of elder abuse; and publish model power of attorney legislation and best practices for improving guardianship proceedings. Furthermore, the legislation creates the new roles of Elder Justice Coordinators in the federal judicial districts and also establishes a working group of elder abuse experts to provide policy advice.

SECTION III
FINANCIAL INSTITUTION DATA

Summary of Financial Institutions Authorized to Do Business in Maine

There were 105 financial institutions authorized to do business in Maine as of June 30, 2017. Included among them were 19 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 increased from \$17.35 billion on June 30, 2016 to \$20.43 billion on June 30, 2017. Total assets for state-chartered credit unions increased from \$1.92 to \$2.06 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.

SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN MAINE

SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN MAINE

June 30, 2017

	No.	ASSETS		DEPOSITS/SHARES		LOANS	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	5,563,994	16.23%	2,844,009	8.25%	2,730,084	9.07%
National Banks	7	5,776,141 ¹	15.32%	13,722,412	39.83%	10,172,422	33.79%
State Limited Purpose Banks	12	322,871	0.94%	N/A	N/A	0	0.00%
State Savings Banks	14	14,441,915	42.13%	10,890,944	31.61%	11,272,290	37.45%
Federal Savings Banks	2	140,601	0.41%	112,474	0.33%	121,095	0.40%
State Savings and Loans	1	101,799	0.30%	78,025	0.23%	85,646	0.28%
Federal Savings and Loans	3	334,620	0.98%	269,676	0.78%	278,555	0.93%
State Credit Unions	12	2,056,920	6.00%	1,795,798	5.21%	1,438,962	4.78%
Credit Unions Chartered by Other States	1	N/A ¹	0.00%	15,871	0.05%	11,838	0.04%
Federal Credit Unions	48	5,541,118 ¹	16.16%	4,725,640	13.72%	3,991,257	13.26%
TOTAL	104	34,279,979	100.00%	34,454,849	100.00%	30,102,149	100.00%
Commercial Banks	11	11,340,135 ¹	33.08%	16,566,421	48.08%	12,902,506	42.86%
Limited Purpose Banks	12	322,871	0.94%	N/A	N/A	0	0.00%
Savings Banks	16	14,582,516	42.54%	11,003,418	31.94%	11,393,385	37.85%
Savings and Loans	4	436,419	1.27%	347,701	1.01%	364,201	1.21%
Credit Unions	61	7,598,038 ¹	22.16%	6,537,309	19.00%	5,442,057	18.08%
TOTAL	104	34,279,979	100.00%	34,454,849	100.00%	30,102,149	100.00%
Chartered by the State of Maine	43	22,487,499	65.60%	15,608,776	45.30%	15,526,982	47.90%
Chartered by Other States	1	N/A ¹	0	15,871	0.05%	11,838	0.04%
Federally Chartered	60	11,792,480 ¹	34.40%	18,830,202	54.65%	14,563,329	48.38%
TOTAL	104	34,279,979	100.00%	34,454,849	100.00%	30,102,149	100.00%
In-State Ownership	96	34,279,979	100.00%	24,990,835	72.53%	23,784,793	79.01%
Out-of-State Ownership	8	N/A ^{1,2}	N/A	9,464,014	27.47%	6,317,356	20.99%
TOTAL	104	34,279,979	100.00%	34,454,849	100.00%	30,102,149	100.00%

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

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

² Out of State Ownership:

	Deposits/ Shares	Loans
Bank of America, N.A.	1,951,295	1,007,564
KeyBank, N.A.	2,582,298	1,142,525
NBT Bank, N.A.	7,712	169,114
Northeast Credit Union	15,871	11,838
People's United Bank, N.A.	1,143,429	960,447
TD Bank, N.A.	3,760,974	3,024,190
TruGrocer Federal Credit Union	1,933	1,426
United Methodist Federal Credit Union	502	252
TOTAL:	9,464,014	6,317,356

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

ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

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

	06/30/13	6/30/14	6/30/15	6/30/16	6/30/17
Commercial Banks Chartered by the State of Maine					
Number of Institutions	4	4	4	4	4
Number of Offices	51	51	51	49	46
Assets	2,778,932	3,026,127	3,268,519	3,574,009	5,563,994
Deposits	2,041,902	2,148,938	2,308,418	2,593,644	2,844,009
Loans	1,912,390	2,058,535	2,266,376	2,441,764	2,730,084
National Banks					
Number of Institutions	5	5	7	7	7
Number of Offices	196	183	207	221	215
Assets	3,984,288	4,138,831	4,329,716	5,465,443	5,776,141
Deposits	9,757,828	10,241,387	11,404,754	13,309,072	13,722,412
Loans	8,039,370	8,052,218	8,728,802	9,848,187	10,172,422
State Chartered Savings Banks					
Number of Institutions	14	14	14	14	14
Number of Offices	190	196	199	191	196
Assets	11,646,990	12,253,013	12,707,445	13,444,997	14,441,915
Deposits	8,658,530	9,030,226	9,541,452	10,117,912	10,890,944
Loans	8,779,411	9,275,475	9,733,239	10,334,828	11,272,290
Federal Savings Banks					
Number of Institutions	4	4	3	2	2
Number of Offices	67	55	30	4	4
Assets	938,895	940,581	970,947	146,440	140,601
Deposits	1,656,027	1,656,235	785,254	115,903	112,474
Loans	1,572,111	1,682,156	754,838	123,363	121,095
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	76,023	86,125	90,271	98,949	101,799
Deposits	66,802	72,679	74,619	75,513	78,025
Loans	55,311	67,515	73,952	83,035	85,646
Federal Savings & Loan Associations					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	292,929	298,372	303,292	317,911	334,620
Deposits	240,282	239,387	243,950	253,930	269,676
Loans	246,366	249,033	261,421	268,214	278,555

ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE (IN THOUSANDS)					
	06/30/13	06/30/14	6/30/15	6/30/16	6/30/17
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	55	56	58	57	57
Assets	1,665,452	1,732,523	1,804,585	1,918,931	2,056,920
Shares/Deposits	1,443,220	1,477,582	1,549,157	1,658,988	1,795,798
Loans	1,043,516	1,117,455	1,192,899	1,318,560	1,438,962
Credit Unions Chartered by Other States					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	11,259	10,360	14,228	14,746	15,871
Loans	7,997	6,927	11,967	10,241	11,838
Federal Credit Unions					
Number of Institutions	50	51	50	48	48
Number of Offices	138	136	137	137	136
Assets	4,428,982	4,592,463	4,815,705	5,129,368	5,541,118
Shares/Deposits	3,806,782	3,935,766	4,077,924	4,372,423	4,725,640
Loans	2,961,504	3,159,586	3,371,874	3,656,646	3,991,257
State Chartered Merchant Banks					
Number of Institutions	1	1	1	1	1
Assets	59,012	63,888	65,169	69,834	71,598
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	10	10	10	11	11
Assets	113,140	138,905	149,564	157,761	251,273
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	106	107	107	105	104
Number of Offices	708	689	692	670	665
Assets	25,997,059	27,280,654	28,515,823	30,335,053	34,279,979
Shares & Deposits	27,682,632	28,812,560	29,999,756	32,512,131	34,454,849
Loans	24,617,976	25,668,900	26,395,368	28,084,838	30,102,149

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

TruGrocer Federal Credit Union, Bosie, Idaho

United Methodist Federal Credit Union, Montclair, California

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

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST 82 Main Street Bar Harbor, ME 04609	3,502,052	1,124,425	1,159,695 ¹
Scott Conant, President DAMARISCOTTA BANK & TRUST COMPANY 25 Main Street Damariscotta, ME 04543	186,290	161,688	121,195
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765	799,278	650,044	665,407
Richard Wayne, President NORTHEAST BANK 500 Canal Street Lewiston, ME 04240	1,076,374	907,852	783,787
TOTAL: 4	5,563,994	2,844,009	2,730,084

Note: ¹ Bar Harbor Bank & Trust total assets includes assets acquired by merger with Lake Sunapee, fsb. Deposits and loans are for Maine only.

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President ATLANTIC TRUST 111 Commercial Street, Suite 302 Portland, ME 04101	625	N/A	N/A
Joseph Pratt, President BAR HARBOR TRUST SERVICES 135 High Street Ellsworth, ME 04605	5,240	N/A	N/A
David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110	15,989	N/A	N/A

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Thomas Forese, Jr., President GLOBAL TRUST COMPANY 12 Gill Street Woburn, MA 01801-1721	58,792	N/A	N/A
Michael Currie, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101	5,465	N/A	N/A
John Pinto, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604	4,555	N/A	N/A
Steven Russo, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	8,020	N/A	N/A
James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101	1,086	N/A	N/A
Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112	4,795	N/A	N/A
Albert Schweiss, President TD AMERITRADE TRUST COMPANY 717 17th Street, Suite 1800 Denver, CO 80202	145,897	N/A	N/A
Joseph Yohlin, President THE MAINE MERCHANT BANK, LLC 477 Congress Street., Suite 1100 Portland, ME 04092	71,598	N/A	N/A
Charles Gaziano, CEO WATCH POINT TRUST COMPANY, LLC 100 Summer Street Boston, MA 02110	809	N/A	N/A
TOTAL: 12	322,871	N/A	N/A

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Paul Andersen, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	957,972	763,868	815,184
Robert Montgomery-Rice, President BANGOR SAVINGS BANK 3 State Street Bangor, ME 04402	3,777,726	2,792,415	2,569,297
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530	882,103	690,608	596,579
Charles Petersen, President BIDDEFORD SAVINGS BANK 254 Main Street Biddeford, ME 04005	471,843	348,048	407,479
Tim Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938	381,628	257,430	347,890
Christopher Emmons, President GORHAM SAVINGS BANK 10 Wentworth Drive Gorham, ME 04038	1,069,263	839,618	832,398
Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330	907,758	600,014	744,235
Bradford Paige, President KENNEBUNK SAVINGS BANK 104 Main Street Kennebunk, ME 04043	1,143,234	893,188	919,204
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654	1,307,752	1,076,416	1,140,917
Richard Vail, President MECHANICS SAVINGS BANK 100 Minot Avenue Auburn, ME 04210	391,663	284,720	337,223

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268	1,109,776	896,459	908,707
Robert Quentin, President SACO AND BIDDEFORD SAVINGS INSTITUTION 252 Main Street Saco, ME 04073	919,452	602,786	746,789
Blaine Boudreau, President SANFORD INSTITUTION FOR SAVINGS 900 Main Street Sanford, ME 04073	532,371	393,699	448,884
John Witherspoon, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976	589,374	451,675	457,504
TOTAL: 14	14,441,915	10,890,944	11,272,290

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

	<u>Assets</u>	06/30/17 \$ 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	101,799	78,025	85,646
TOTAL: 1	101,799	78,025	85,646

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106	54,907	43,142	35,330
Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240	55,222	49,256	40,941
Richard Lachance, CEO CONNECTED CREDIT UNION 85 Civic Center Drive Augusta, ME 04330	38,616	34,133	23,194
Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	196,778	177,211	142,868
Joe Moses, President DOWN EAST CREDIT UNION 23 Third Avenue Baileyville, ME 04694	174,497	156,514	150,327
Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103	269,982	246,126	156,863
Julie Marquis, CEO FIVE COUNTY CREDIT UNION 765 Washington Street Bath, ME 04530	241,400	207,916	168,805
Tucker Cole, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330	396,795	345,570	242,797
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road. Saco, ME 04072	191,984	164,666	148,757
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280	43,733	38,651	25,611

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072	111,980	100,358	79,850
Matthew Walsh, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469	281,025	232,255	223,621
TOTAL: 12	<u><u>2,056,920</u></u>	<u><u>1,795,798</u></u>	<u><u>1,438,962</u></u>

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Collia, CEO NORTHEAST CREDIT UNION 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	15,871	11,838
TOTAL: 1	<u><u>N/A</u></u>	<u><u>15,871</u></u>	<u><u>11,838</u></u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ 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	1,951,295	1,007,564
Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843	4,014,027	2,956,560	2,747,053
Tony McKim, President First National Bank 223 Main Street Damariscotta, ME 04543	1,762,114	1,320,144	1,121,529
Sterling Kozlowski, District President KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,582,298	1,142,525
John Watt, Maine President NBT BANK, N.A. 254 Commercial Street Portland, ME 04101	N/A	7,712	169,114
Daniel Thornton, President, Maine Market PEOPLE'S UNITED BANK, N.A. 350 Fore Street Portland, ME 04101	N/A	1,143,429	960,447
Lawrence Wold, Maine President TD BANK, N.A. One Portland Square Portland, ME 04112	N/A	3,760,974	3,024,190
TOTAL: 7	<u>5,776,141</u>	<u>13,722,412</u>	<u>10,172,422</u>

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.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210	70,793	53,259	60,984
Todd Starbird, President ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841	69,808	59,215	60,111
TOTAL: 2	<u>140,601</u>	<u>112,474</u>	<u>121,095</u>

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

	<u>Assets</u>	06/30/17 \$ 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	111,787	96,229	90,065
Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530	127,712	105,510	105,276
Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main Street Waterville, ME 04903	95,121	67,937	83,214
TOTAL: 3	<u>334,620</u>	<u>269,676</u>	<u>278,555</u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
David Desjardins, CEO ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743	157,666	134,845	119,117
Roger Sirois, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011	357,874	289,860	287,877
Stephen Clark, CEO BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401	149,248	135,747	105,349
Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Drive South Portland, ME 04106	6,097	4,879	3,733
Dave DeFroscia, CEO BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412	56,204	50,284	44,023
Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438	34,896	29,436	27,897
James Stone, CEO CASCO FEDERAL CU 375 Main Street Gorham, ME 04038	61,906	55,116	49,286
Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241	93,264	81,632	46,486
Ginny Hughes, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Road Hampden, ME 04444	22,897	20,607	17,387
Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105	238,705	212,146	144,821

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Jim Pelletier, CEO EASTERN MAINE MEDICAL CENTER FEDERAL CU¹ 849 Stillwater Avenue Bangor, ME 04401	51,868	46,750	21,330
Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430	62,813	50,879	18,449
Karen Greenleaf, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976	89,602	78,284	57,117
Vicki Larrabee, CEO GARDINER FEDERAL CU 420 Brunswick Road Gardiner, ME 04345	46,794	40,662	33,272
Nancy Bard, CEO GREAT FALLS REGIONAL FEDERAL CU 34 Bates Street Lewiston, ME 04240	27,829	22,940	8,668
Liz Hayes, CEO INFINITY FEDERAL CU 202 Larrabee Road Westbrook, ME 04092	328,860	218,376	224,572
Tina Jamo, CEO KATAHDIN FEDERAL CU 1000 Central Street Millinocket, ME 04462	74,364	65,078	53,555
Deserée Gilman, CEO KSW FEDERAL CU 222 College Avenue Waterville, ME 04901	59,354	54,025	53,025
Christine Devine, CEO KV FEDERAL CU 316 West River Road Augusta, ME 04330	82,680	73,952	43,542
Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine Street Lewiston, ME 04243	23,910	21,245	13,249

Note: ¹ Eastern Maine Medical Center FCU merged with and into Acadia FCU on 11/1/2017.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	60,707	53,784	44,939
George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250	107,854	96,338	66,581
Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240	153,127	138,625	80,180
Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930	111,565	98,418	91,550
Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106	4,768	3,771	3,606
John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444	350,862	308,295	271,945
Diana Garcia, CEO MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116	15,221	13,304	10,181
Joseph Gervais, CEO MIDCOAST FEDERAL CU 831 Middle Street Bath, ME 04530	163,828	143,262	116,850
Catherina Blais, CEO MONMOUTH FEDERAL CU 1176 Main Street Monmouth, ME 04259	19,226	17,770	9,343
Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901	89,186	75,597	79,165

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED
CREDIT UNIONS
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Susan Whitehead, CEO NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756	181,265	155,140	147,352
Judy Morin, CEO OCEAN COMMUNITIES FEDERAL CU¹ 1 Pool Street Biddeford, ME 04005	168,153	155,416	120,800
Kim Turner, CEO OTIS FEDERAL CU 170 Main Street Jay, ME 04329	159,302	132,220	68,078
Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Road Mexico, ME 04257	176,925	149,598	136,267
Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main Street Old Town, ME 04468	69,097	63,256	57,179
Mark Samson, CEO RAINBOW FEDERAL CU² 381 Main Street Lewiston, ME 04243	222,737	182,750	164,577
Kyle Casburn, CEO SEABOARD FEDERAL CU 177 Main Street Bucksport, ME 04416	121,741	109,657	89,507
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	97,197	79,334	82,448
Karen Denis, CEO TACONNET FEDERAL CU 316 Benton Avenue Winslow, ME 04901	63,799	59,092	45,523

Notes: ¹Ocean Communities FCU merged with and into Northeast Credit Union on 8/1/2017.

²Rainbow FCU was renamed to Dirigo FCU in the 4th quarter of 2017.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/17 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Ryan Ellsworth, CEO THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736	231,834	204,283	178,724
David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106	346,265	281,230	298,697
Joann Bisson, CEO TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332	89,595	78,671	53,526
Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104	119,371	105,968	94,732
Phyllis Thomason Adkins TRUGROCER FEDERAL CU¹ 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	1,933	1,426
Ramon Noperi, CEO UNITED METHODIST FEDERAL CU¹ 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	502	252
Cathy Bond, CEO WINSLOW COMMUNITY FEDERAL CU 12 Monument Street Winslow, ME 04901	39,316	35,867	31,215
Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364	66,146	59,318	40,790
Scott Chretien, CEO YORK COUNTY FEDERAL CU 1516 Main Street Sanford, ME 04073	285,199	235,500	233,071
TOTAL: 48	5,541,118	4,725,640	3,991,257

Note: ¹ Maine shares and loans for TruGrocer FCU and United Methodist 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

3 State Street

Bangor, ME 04401

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

Bar Harbor Bank & Trust

82 Main Street

Bar Harbor, ME 04609

Locations in Bar Harbor, Blue Hill, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Rockland, Northeast Harbor, South China, Topsham, Southwest Harbor, 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, Milford, Nashua, Newbury, New London, Newport, Peterborough, Sunapee, and West Lebanon.

Vermont: Brandon, Pittsford, Quechee, Randolph, Rochester, Royalton, Rutland, South Royalton, West Rutland, 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.

Biddeford Savings Bank

254 Main Street

Biddeford, ME 04005

Locations in Biddeford, Kennebunk, Scarborough, and Waterboro.

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.

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.

Down East 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**

Branch 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, Falmouth, Lewiston, Lisbon, Portland, Rockland, Scarborough, Skowhegan, Topsham, Waterville, and Windham.

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
Woburn, MA 01801**

MAINE-CHARTERED FINANCIAL INSTITUTIONS OFFICE LOCATIONS

Gorham Savings Bank

**64 Main Street
Gorham, ME 04038**

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

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, Waterville, and Winthrop.

Kennebunk Savings Bank

**104 Main Street
Kennebunk, ME 04043**

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

Machias Savings Bank

**4 Center Street
Machias, ME 04654**

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

Maine State Credit Union

**200 Capitol Street
Augusta, ME 04330**

Locations in Augusta and Waterville.

Mechanics Savings Bank

**100 Minot Avenue
Auburn, ME 04210**

Locations in Auburn, Brunswick, Lewiston, and Windham.

Northeast Bank

**500 Canal Street
Lewiston, ME 04240**

Locations in Auburn, Augusta, Bethel, Brunswick, Buckfield, Harrison, Lewiston, Poland, Portland, and South Paris.

MAINE-CHARTERED FINANCIAL INSTITUTIONS OFFICE LOCATIONS

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.

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

**30 Resnik Road
Plymouth, MA 02360**

Locations in Plymouth, MA and Stonington, CT.

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, Saco, Scarborough, South Portland, and Westbrook.

Saco Valley Credit Union

**312 Main Street
Saco, ME 04072**

Locations in Saco and Waterboro.

Sanford Institution for Savings

**900 Main Street
Sanford, ME 04093**

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

Skowhegan Savings Bank

**7 Elm Street
Skowhegan, ME 04976**

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

MAINE-CHARTERED FINANCIAL INSTITUTIONS OFFICE LOCATIONS

Spinnaker Trust
123 Free Street
Portland, ME 04101

TD Ameritrade Trust Company
717 17th Street, Suite 1700
Denver, CO 80202

The Maine Merchant Bank
477 Congress St
Portland, ME 04101

University Credit Union
139 Rangeley Road
Orono, ME 04473

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

Watch Point Trust Company
100 Summer Street
Boston, MA 02110