

1-15-2019

# Annual Report from the Superintendent of the Bureau of Financial Institutions to the Legislature, 2019

Maine Bureau of Financial Institutions

Maine Department of Professional and Financial Regulation

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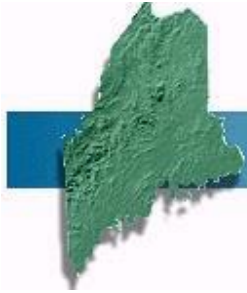
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MAINE DEPARTMENT OF  
**Professional  
& Financial  
Regulation**

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, 2019

*Janet T. Mills*  
Governor

*Anne L. Head*  
Commissioner

*Lloyd P. LaFountain III*  
Superintendent



## **INTRODUCTION**

The statutory mission of the Maine Bureau of Financial Institutions (Bureau), as set forth in 9-B M.R.S. § 111, 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 2018, 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, 2018, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$23.78 billion. Maine state-chartered banks, (including limited purpose banks) recorded \$21.62 billion in assets, representing a year-over-year increase of \$1.19 billion, or 5.8%. Maine state-chartered credit unions recorded \$2.16 billion in assets, representing a year-over-year increase of \$105.67 million, or 5.1%.

The Bureau's two distinct divisions are responsible for the administration of the Maine Consumer Credit Code (Title 9-A) and the Maine Banking Code (Title 9-B). 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 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, 2017 to October 31, 2018, the Bureau received and processed 15 applications and notifications. Among these applications and notifications, 13 were related to branching activity, one was for a merger of financial institutions, and one was to engage in a closely-related activity.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2018, the Bureau's Consumer Outreach Specialist responded to 379 consumer complaints and inquiries, of which 197 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.

In addition to its regular functions, the Bureau strives to remain informed about the latest trends impacting banking and financial services, and maintains memberships with trade associations, including the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS). Membership in these organizations provides access to a variety of training opportunities and seminars for Bureau staff.

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.

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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, 2017 to October 31, 2018, application activity for Maine’s state-chartered financial institutions primarily involved branching activity, accounting for 13 of the 15 applications and notifications processed. Maine’s state-chartered financial institutions established six new branches: one in Bangor, one in Pittsfield, one in Portland, and three in the state of New Hampshire in the towns of Bedford, Manchester, and Portsmouth. Maine’s state-chartered financial institutions closed branches in Bangor, Baileyville, Lincoln, and Pittsfield. There were three notifications of branch relocations, which occurred in the towns of Biddeford and Portland.

Other activity included the merger and acquisition of the holding company First Colebrook Bancorp, Inc., Colebrook, NH with and into Bangor Bancorp, MHC, Bangor, Maine, which included the merger of their respective bank subsidiaries, Granite Bank with and into Bangor Savings Bank. The mergers consummated on April 6, 2018.

	11/01/13- 10/31/14	11/01/14- 10/31/15	11/01/15- 10/31/16	11/01/16- 10/31/17	11/01/17- 10/31/18
<b>Establish Mutual Holding Company</b>	1	2	0	1	0
<b>Mergers &amp; Acquisitions</b>	0	0	1	2	1
<b>Branch Establishment</b>	6	7	2	6	6
<b>Branch Relocation</b>	2	1	1	4	3
<b>Branch Closing</b>	1	0	6	7	4
<b>Other</b>	0	2	3	0	1

SECTION II  
CONSUMER OUTREACH PROGRAM

**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.

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 nationally-chartered bank or a federally-chartered credit union, a referral is made to the Consumer Financial Protection Bureau (CFPB) or the National Credit Union Administration (NCUA).

During the fiscal year ending June 30, 2018, the Bureau responded to 379 consumer complaints and inquiries. Of these, 197 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 Consumer Outreach Specialist who can provide valuable information and discuss possible outcomes.

Type of Account	Number of Contacts		% of Total	
	FY17	FY18	FY17	FY18
Credit Cards	21	25	5%	7%
Checking Accounts	61	64	14%	17%
Installment Loans	40	35	9%	9%
Mortgage Loans	82	66	19%	17%
Other*	226	189	53%	50%
Total	430	379	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.



## **Online Banking Scams**

The Bureau is aware that consumers are subject to numerous financial and identity theft scams. Where possible, the Bureau attempts to alert consumers (and financial institutions) of new or escalating scams. For example, in April of 2018, the Bureau issued a press release warning consumers about cybercriminals posing as the consumers' financial institution and demanding personal information in order to avoid alleged service disruptions. In its press release, the Bureau provided several tips to help consumers avoid the scam, including contacting their financial institutions directly upon receipt of the suspicious email, and instructing consumers not to click on any links contained in the email. Furthermore, Superintendent LaFountain reminded consumers that "Banks and credit unions will not email, text, or call customers asking them to divulge account numbers, pins, or social security numbers," and that consumers should always monitor their account statements.

SECTION III  
FINANCIAL INSTITUTION DATA

**Summary of Financial Institutions Authorized to Do Business in Maine**

There were 101 financial institutions authorized to do business in Maine as of June 30, 2018. 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 (including limited purpose banks) increased from \$20.43 billion on June 30, 2017 to \$21.62 billion on June 30, 2018. Total assets for state-chartered credit unions increased from \$2.06 billion to \$2.16 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, 2018

	No.	ASSETS		DEPOSITS/SHARES		LOANS	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	5,683,949	15.77%	3,104,180	8.55%	2,075,153	6.97%
National Banks	7	6,060,521 <sup>1</sup>	16.82%	14,192,723	39.09%	9,997,479	33.57%
State Limited Purpose Banks	12	355,044	0.99%	N/A	N/A	0	0.00%
State Savings Banks	14	15,477,812	42.95%	11,653,442	32.09%	11,327,257	38.04%
Federal Savings Banks	2	151,777	0.42%	114,923	0.32%	128,086	0.43%
State Savings and Loans	1	104,642	0.29%	80,294	0.22%	90,091	0.30%
Federal Savings and Loans	3	345,815	0.96%	273,230	0.75%	286,083	0.96%
State Credit Unions	12	2,162,587	6.00%	1,897,936	5.23%	1,592,165	5.35%
Credit Unions Chartered by Other States	1	N/A	0.00%	161,438	0.44%	71,174	0.24%
Federal Credit Unions	45	5,691,009 <sup>1</sup>	15.79%	4,831,138	13.31%	4,211,605	14.14%
<b>TOTAL</b>	<b>101</b>	<b>36,033,157</b>	<b>100.00%</b>	<b>36,309,304</b>	<b>100.00%</b>	<b>29,779,093</b>	<b>100.00%</b>
Commercial Banks	11	11,744,470 <sup>1</sup>	32.59%	17,296,903	47.64%	12,072,632	40.54%
Limited Purpose Banks	12	355,044	0.99%	N/A	N/A	0	0.00%
Savings Banks	16	15,629,589	43.38%	11,768,365	32.41%	11,455,343	38.47%
Savings and Loans	4	450,457	1.25%	353,524	0.97%	376,174	1.26%
Credit Unions	58	7,853,597 <sup>1</sup>	21.80%	6,890,512	18.98%	5,874,944	19.73%
<b>TOTAL</b>	<b>101</b>	<b>36,033,157</b>	<b>100.00%</b>	<b>36,309,304</b>	<b>100.00%</b>	<b>29,779,093</b>	<b>100.00%</b>
Chartered by the State of Maine	43	23,784,034	66.01%	16,735,852	46.09%	15,084,666	50.66%
Chartered by Other States	1	N/A	0	161,438	0.44%	71,174	0.24%
Federally Chartered	57	12,249,122 <sup>1</sup>	33.99%	19,412,014	53.46%	14,623,253	49.11%
<b>TOTAL</b>	<b>101</b>	<b>36,033,157</b>	<b>100.00%</b>	<b>36,309,304</b>	<b>100.00%</b>	<b>29,779,093</b>	<b>100.00%</b>
In-State Ownership	93	36,033,157	100.00%	26,455,092	72.86%	23,778,631	79.85%
Out-of-State Ownership	8	N/A <sup>1,2</sup>	N/A	9,854,212	27.14%	6,000,462	20.15%
<b>TOTAL</b>	<b>101</b>	<b>36,033,157</b>	<b>100.00%</b>	<b>36,309,304</b>	<b>100.00%</b>	<b>29,779,093</b>	<b>100.00%</b>

<sup>1</sup> **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

<sup>2</sup> **Out of State Ownership:**

	Deposits/ Shares	Loans
Bank of America, N.A.	2,017,961	956,818
KeyBank, N.A.	2,484,183	1,056,541
NBT Bank, N.A.	17,176	229,545
Northeast Credit Union	161,438	71,174
People's United Bank, N.A.	1,324,692	915,884
TD Bank, N.A.	3,846,397	2,768,725
TruGrocer Federal Credit Union	1,993	1,568
United Methodist Federal Credit Union	372	207
<b>TOTAL:</b>	<b>9,854,212</b>	<b>6,000,462</b>

*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

	06/30/14	6/30/15	6/30/16	6/30/17	6/30/18
<b>ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE (IN THOUSANDS)</b>					
<b>Commercial Banks Chartered by the State of Maine</b>					
Number of Institutions	4	4	4	4	4
Number of Offices	51	51	49	46	46
Assets	3,026,127	3,268,519	3,574,009	5,563,994	5,683,949
Deposits	2,148,938	2,308,418	2,593,644	2,844,009	3,104,180
Loans	2,058,535	2,266,376	2,441,764	2,730,084	2,075,153
<b>National Banks</b>					
Number of Institutions	5	7	7	7	7
Number of Offices	183	207	221	215	212
Assets	4,138,831	4,329,716	5,465,443	5,776,141	6,060,521
Deposits	10,241,387	11,404,754	13,309,072	13,722,412	14,192,723
Loans	8,052,218	8,728,802	9,848,187	10,172,422	9,997,479
<b>State Chartered Savings Banks</b>					
Number of Institutions	14	14	14	14	14
Number of Offices	196	199	191	196	188
Assets	12,253,013	12,707,445	13,444,997	14,441,915	15,477,812
Deposits	9,030,226	9,541,452	10,117,912	10,890,944	11,653,442
Loans	9,275,475	9,733,239	10,334,828	11,272,290	11,327,257
<b>Federal Savings Banks</b>					
Number of Institutions	4	3	2	2	2
Number of Offices	55	30	4	4	4
Assets	940,581	970,947	146,440	140,601	151,777
Deposits	1,656,235	785,254	115,903	112,474	114,923
Loans	1,682,156	754,838	123,363	121,095	128,086
<b>State Chartered Savings &amp; Loan Associations</b>					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	86,125	90,271	98,949	101,799	104,642
Deposits	72,679	74,619	75,513	78,025	80,294
Loans	67,515	73,952	83,035	85,646	90,091
<b>Federal Savings &amp; Loan Associations</b>					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	298,372	303,292	317,911	334,620	345,815
Deposits	239,387	243,950	253,930	269,676	273,230
Loans	249,033	261,421	268,214	278,555	286,083

## ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

<b>ASSETS, DEPOSITS/SHARES, AND LOANS BY FACILITY TYPE (IN THOUSANDS)</b>					
	<b>06/30/14</b>	<b>06/30/15</b>	<b>6/30/16</b>	<b>6/30/17</b>	<b>6/30/18</b>
<b>State Chartered Credit Unions</b>					
Number of Institutions	12	12	12	12	12
Number of Offices	56	58	57	57	56
Assets	1,732,523	1,804,585	1,918,931	2,056,920	2,162,587
Shares/Deposits	1,477,582	1,549,157	1,658,988	1,795,798	1,897,936
Loans	1,117,455	1,192,899	1,318,560	1,438,962	1,592,165
<b>Credit Unions Chartered by Other States</b>					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	6
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	10,360	14,228	14,746	15,871	161,438
Loans	6,927	11,967	10,241	11,838	71,174
<b>Federal Credit Unions</b>					
Number of Institutions	51	50	48	48	45
Number of Offices	136	137	137	136	131
Assets	4,592,463	4,815,705	5,129,368	5,541,118	5,691,009
Shares/Deposits	3,935,766	4,077,924	4,372,423	4,725,640	4,831,138
Loans	3,159,586	3,371,874	3,656,646	3,991,257	4,211,605
<b>State Chartered Merchant Banks</b>					
Number of Institutions	1	1	1	1	1
Assets	63,888	65,169	69,834	71,598	74,963
Deposits	N/A	N/A	N/A	N/A	NA
Loans	0	0	0	0	0
<b>State Chartered Nondepository Trust Companies</b>					
Number of Institutions	10	10	11	11	11
Assets	138,905	149,564	157,761	251,273	280,081
Deposits	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
<b>State Totals</b>					
Number of Institutions	107	107	105	104	101
Number of Offices	689	692	670	665	653
Assets	27,280,654	28,515,823	30,335,053	34,279,979	36,033,157
Shares & Deposits	28,812,560	29,999,756	32,512,131	34,454,849	36,309,304
Loans	25,668,900	26,395,368	28,084,838	30,102,149	29,779,093

**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>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President <b>BAR HARBOR BANK &amp; TRUST</b> <sup>1</sup> 82 Main Street Bar Harbor, ME 04609	3,536,787	1,329,278	1,179,244
Scott Conant, President <b>DAMARISCOTTA BANK &amp; TRUST COMPANY</b> 25 Main Street Damariscotta, ME 04543	188,887	168,884	122,755
Jon Prescott, President <b>KATAHDIN TRUST COMPANY</b> 11 Main Street Patten, ME 04765	801,458	633,920	664,974
Richard Wayne, President <b>NORTHEAST BANK</b> 500 Canal Street Lewiston, ME 04240	1,156,817	972,098	108,180
<b>TOTAL: 4</b>	<b>5,683,949</b>	<b>3,104,180</b>	<b>2,075,153</b>

Note: <sup>1</sup> Bar Harbor Bank & Trust total assets include assets after Lake Sunapee merger. Deposits and loans are for Maine only.

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President <b>ATLANTIC TRUST</b> 111 Commercial Street, Suite 302 Portland, ME 04101	828	N/A	N/A
Joseph Pratt, President <b>BAR HARBOR TRUST SERVICES</b> 135 High Street Ellsworth, ME 04605	6,064	N/A	N/A
David McCabe, President <b>EATON VANCE TRUST COMPANY</b> Two International Place Boston, MA 02110	14,992	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>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Thomas Forese, Jr., President <b>GLOBAL TRUST COMPANY</b> 12 Gill Street Woburn, MA 01801-1721	85,270	N/A	N/A
Michael Currie, President <b>H. M. PAYSON &amp; CO.</b> 1 Portland Square Portland, ME 04101	6,547	N/A	N/A
John Pinto, President <b>PENTEGRA TRUST COMPANY</b> 701 Westchester Avenue White Plains, NY 10604	5,188	N/A	N/A
Steven Russo, President <b>PLIMOTH TRUST COMPANY</b> 38 Resnik Road Plymouth, MA 02360	8,157	N/A	N/A
James MacLeod, President <b>PORTLAND TRUST COMPANY</b> Two City Center Portland, ME 04101	1,045	N/A	N/A
Amanda Rand, President <b>SPINNAKER TRUST</b> 123 Free Street Portland, ME 04112	5,322	N/A	N/A
Albert Schweiss, President <b>TD AMERITRADE TRUST COMPANY</b> 717 17th Street, Suite 1800 Denver, CO 80202	145,756	N/A	N/A
Joseph Yohlin, President <b>THE MAINE MERCHANT BANK, LLC</b> 477 Congress Street., Suite 1100 Portland, ME 04092	74,963	N/A	N/A
Charles Gaziano, CEO <b>WATCH POINT TRUST COMPANY, LLC</b> 53 State Street Boston, MA 02109	912	N/A	N/A
<b>TOTAL: 12</b>	<b>355,044</b>	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>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Neil Kiely, President <b>ANDROSCOGGIN SAVINGS BANK</b> 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	991,042	789,852	831,417
Robert Montgomery-Rice, President <b>BANGOR SAVINGS BANK</b> 3 State Street Bangor, ME 04402	4,268,390	3,055,889	2,675,066
Glenn Hutchinson, President <b>BATH SAVINGS INSTITUTION</b> 105 Front Street Bath, ME 04530	902,654	726,547	616,989
Jeanne Hulit, President <b>BIDDEFORD SAVINGS BANK</b> 254 Main Street Biddeford, ME 04005	500,095	376,985	429,959
Tim Thompson, President <b>FRANKLIN SAVINGS BANK</b> 197 Main Street Farmington, ME 04938	406,919	263,623	369,423
Stephen deCastro, President <b>GORHAM SAVINGS BANK</b> 10 Wentworth Drive Gorham, ME 04038	1,145,241	873,613	912,298
Andrew Silsby, President <b>KENNEBEC SAVINGS BANK</b> 150 State Street Augusta, ME 04330	1,015,802	686,157	830,864
Bradford Paige, President <b>KENNEBUNK SAVINGS BANK</b> 104 Main Street Kennebunk, ME 04043	1,190,729	903,006	576,562
Lawrence Barker, President <b>MACHIAS SAVINGS BANK</b> 4 Center Street Machias, ME 04654	1,340,537	1,150,447	1,130,665
Jeanne Hulit, President <b>MECHANICS SAVINGS BANK</b> 100 Minot Avenue Auburn, ME 04210	403,993	299,400	343,765



ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Patricia Weigel, President <b>NORWAY SAVINGS BANK</b> 261 Main Street Norway, ME 04268	1,175,003	969,036	956,636
Robert Quentin, President <b>SACO AND BIDDEFORD SAVINGS INSTITUION</b> 252 Main Street Saco, ME 04073	974,770	639,845	788,481
Blaine Boudreau, President <b>SANFORD INSTITUTION FOR SAVINGS</b> 900 Main Street Sanford, ME 04073	568,301	433,858	401,490
John Witherspoon, President <b>SKOWHEGAN SAVINGS BANK</b> 13 Elm Street Skowhegan, ME 04976	594,336	485,184	463,642
<b>TOTAL: 14</b>	<b>15,477,812</b>	<b>11,653,442</b>	<b>11,327,257</b>

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Weir, President <b>BAR HARBOR SAVINGS AND LOAN ASSOCIATION</b> 103 Main Street Bar Harbor, ME 04609	104,642	80,294	90,091
<b>TOTAL: 1</b>	<b>104,642</b>	<b>80,294</b>	<b>90,091</b>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO <b>COAST LINE CREDIT UNION</b> 333 Cottage Road South Portland, ME 04106	56,117	44,527	35,408
Jennifer Hogan, CEO <b>COMMUNITY CREDIT UNION</b> 144 Pine Street Lewiston, ME 04240	57,785	51,695	43,432
Richard Lachance, CEO <b>CONNECTED CREDIT UNION</b> 85 Civic Center Drive Augusta, ME 04330	41,988	37,446	24,067
Eugene Ardito, CEO <b>cPORT CREDIT UNION</b> 50 Riverside Industrial Pkwy. Portland, ME 04103	212,377	190,321	152,892
Joe Moses, CEO <b>DOWN EAST CREDIT UNION</b> 23 Third Avenue Baileyville, ME 04694	184,130	166,869	157,209
Jason Lindstrom, CEO <b>EVERGREEN CREDIT UNION</b> 225 Riverside Street Portland, ME 04103	287,509	261,744	198,914
Julie Marquis, CEO <b>FIVE COUNTY CREDIT UNION</b> 765 Washington Street Bath, ME 04530	245,183	219,341	177,274
Tucker Cole, CEO <b>MAINE STATE CREDIT UNION</b> 200 Capital Street Augusta, ME 04330	411,299	354,943	287,989
Luke Labbe, CEO <b>PEOPLESCHOICE CREDIT UNION</b> 23 Industrial Park Road. Saco, ME 04072	208,411	181,254	164,125
Tiffany Stewart, CEO <b>SABATTUS REGIONAL CREDIT UNION</b> 2 Middle Road Sabattus, ME 04280	45,653	40,372	29,710

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO <b>SACO VALLEY CREDIT UNION</b> 312 Main Street Saco, ME 04072	115,485	103,110	82,570
Matthew Walsh, CEO <b>UNIVERSITY CREDIT UNION</b> 15 Main Street Orono, ME 04469	296,650	246,315	238,575
<b>TOTAL: 12</b>	<u><u>2,162,587</u></u>	<u><u>1,897,936</u></u>	<u><u>1,592,165</u></u>

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Collia, CEO <b>NORTHEAST CREDIT UNION</b> 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	161,438	71,174
<b>TOTAL: 1</b>	<u><u>N/A</u></u>	<u><u>161,438</u></u>	<u><u>71,174</u></u>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Bill Williamson, President for Maine <b>BANK OF AMERICA, N.A.</b> 100 Middle Street Portland, ME 04101	N/A	2,017,961	956,818
Gregory Dufour, President <b>CAMDEN NATIONAL BANK</b> 2 Elm Street Camden, ME 04843	4,178,431	3,084,283	2,856,517
Tony McKim, President <b>FIRST NATIONAL BANK</b> 223 Main Street Damariscotta, ME 04543	1,882,090	1,418,031	1,213,449
Raymond Kelley, Maine Market President <b>KEYBANK, N.A.</b> One Canal Plaza, 7th Floor Portland, ME 04112	N/A	2,484,183	1,056,541
John Watt, Maine President <b>NBT BANK, N.A.</b> 254 Commercial Street Portland, ME 04101	N/A	17,176	229,545
Daniel Thornton, President, Maine Market <b>PEOPLE'S UNITED BANK, N.A.</b> 350 Fore Street Portland, ME 04101	N/A	1,324,692	915,884
Lawrence Wold, Maine President <b>TD BANK, N.A.</b> One Portland Square Portland, ME 04112	N/A	3,846,397	2,768,725
<b>TOTAL: 7</b>	<b><u>6,060,521</u></b>	<b><u>14,192,723</u></b>	<b><u>9,997,479</u></b>

*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>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President <b>AUBURN SAVINGS BANK, FSB</b> 256 Court Street Auburn, ME 04210	78,661	54,314	65,261
Todd Starbird, President <b>ROCKLAND SAVINGS BANK, FSB</b> 582 Main Street Rockland, ME 04841	73,116	60,609	62,825
<b>TOTAL: 2</b>	<b><u>151,777</u></b>	<b><u>114,923</u></b>	<b><u>128,086</u></b>

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Swanberg, President <b>AROOSTOOK COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION</b> 43 High Street Caribou, ME 04736	122,011	97,677	94,521
Andrew Perry, President <b>FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH</b> 125 Front Street Bath, ME 04530	128,234	104,763	107,712
Allan Rancourt, President <b>KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION</b> 70 Main Street Waterville, ME 04903	95,570	70,790	83,850
<b>TOTAL: 3</b>	<b><u>345,815</u></b>	<b><u>273,230</u></b>	<b><u>286,083</u></b>

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
David Desjardins, CEO <b>ACADIA FEDERAL CU</b> 9 East Main Street Fort Kent, ME 04743	213,751	183,718	147,965
Roger Sirois, CEO <b>ATLANTIC REGIONAL FEDERAL CU</b> 55 Cushing Street Brunswick, ME 04011	376,113	305,529	310,503
Basil Closson, CEO <b>BANGOR FEDERAL CU</b> 339 Hogan Road Bangor, ME 04401	150,726	136,608	107,168
Susan Thurlow, CEO <b>BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU</b> 2 Gannett Drive South Portland, ME 04106	6,469	5,250	3,456
Dave DeFroscia, CEO <b>BREWER FEDERAL CU</b> 229 Dirigo Drive Brewer, ME 04412	59,252	52,912	47,080
Diana Winkley, CEO <b>CAPITAL AREA FEDERAL CU</b> 2010 North Belfast Avenue Augusta, ME 04438	38,603	32,469	32,233
James Stone, CEO <b>CASCO FEDERAL CU</b> 375 Main Street Gorham, ME 04038	68,029	59,720	56,144
Vicki Stuart, CEO <b>CENTRAL MAINE FEDERAL CU</b> 1000 Lisbon Street Lewiston, ME 04241	97,398	85,305	47,556
Sue Cross, CEO <b>CHANGING SEASONS FEDERAL CU</b> 115 Mecaw Road Hampden, ME 04444	23,256	20,917	18,912

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Scott Harriman, CEO <b>CUMBERLAND COUNTY FEDERAL CU</b> 101 Gray Road Falmouth, ME 04105	255,357	225,966	153,754
Mark Samson, CEO <b>DIRIGO FEDERAL CU<sup>2</sup></b> 381 Main Street Lewiston, ME 04243	235,487	197,641	178,420
Daniel Byron, CEO <b>EASTMILL FEDERAL CU</b> 60 Main Street East Millinocket, ME 04430	62,577	50,276	19,098
Karen Greenleaf, CEO <b>FRANKLIN SOMERSET FEDERAL CU</b> 26 Leavitt Street Skowhegan, ME 04976	92,400	79,904	59,963
Vicki Larrabee, CEO <b>GARDINER FEDERAL CU</b> 420 Brunswick Road Gardiner, ME 04345	50,388	43,545	34,903
Nancy Bard, CEO <b>GREAT FALLS REGIONAL FCU</b> 34 Bates Street Lewiston, ME 04240	28,754	23,824	8,523
Liz Hayes, CEO <b>INFINITY FEDERAL CU</b> 202 Larrabee Road Westbrook, ME 04092	348,494	237,518	250,623
Deserée Gilman, CEO <b>KSW FEDERAL CU</b> 222 College Avenue Waterville, ME 04901	64,193	55,151	59,600
Tina Jamo, CEO <b>KATAHDIN FEDERAL CU</b> 1000 Central Street Millinocket, ME 04462	78,689	66,639	57,270

Note: <sup>2</sup>Rainbow FCU was renamed to Dirigo FCU in the 4<sup>th</sup> quarter of 2017.

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Christine Devine, CEO <b>KV FEDERAL CU</b> 316 West River Road Augusta, ME 04330	86,323	77,210	44,660
Amanda Piper, CEO <b>LEWISTON MUNICIPAL FEDERAL CU</b> 291 Pine Street Lewiston, ME 04243	22,934	20,008	14,009
Cris Kinney, CEO <b>LINCOLN MAINE FEDERAL CU</b> 171 W. Broadway Lincoln, ME 04457	65,750	58,015	49,086
George Roy, CEO <b>LISBON COMMUNITY FEDERAL CU</b> 325 Lisbon Street Lisbon, ME 04250	113,788	101,225	70,226
Rachel Caron, CEO <b>MAINE FAMILY FEDERAL CU</b> 555 Sabattus Street Lewiston, ME 04240	160,281	144,725	83,885
Rhonda Taylor, CEO <b>MAINE HIGHLANDS FEDERAL CU</b> 73 Main Street Dexter, ME 04930	118,998	107,134	99,577
Jennifer Hartel, CEO <b>MAINE MEDIA FEDERAL CU</b> 295 Gannett Drive South Portland, ME 04106	4,714	3,710	3,828
John Reed, CEO <b>MAINE SAVINGS FEDERAL CU</b> 101 Western Avenue Hampden, ME 04444	387,176	336,683	317,876



ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Diana Garcia, CEO <b>MAINE SOLUTIONS FEDERAL CU</b> 405 Western Avenue #515 South Portland, ME 04116	15,456	13,566	10,131
Joseph Gervais, CEO <b>MIDCOAST FEDERAL CU</b> 831 Middle Street Bath, ME 04530	175,651	153,423	131,758
Catherina Blais, CEO <b>MONMOUTH FEDERAL CU</b> 1176 Main Street Monmouth, ME 04259	18,276	16,753	9,785
Ryan Poulin, CEO <b>NEW DIMENSIONS FEDERAL CU</b> 61 Grove Street Waterville, ME 04901	154,938	137,112	131,082
Susan Whitehead, CEO <b>NORSTATE FEDERAL CU</b> 78 Fox Street Madawaska, ME 04756	190,215	158,149	152,478
Kim Turner, CEO <b>OTIS FEDERAL CU</b> 170 Main Street Jay, ME 04329	168,330	140,043	71,523
Matthew Kaubris, CEO <b>OXFORD FEDERAL CU</b> 225 River Road Mexico, ME 04257	187,070	157,279	146,531
Steve Baillargeon, CEO <b>PENOBSCOT COUNTY FEDERAL CU</b> 205 Main Street Old Town, ME 04468	70,005	63,857	57,641
James Lemieux, CEO <b>SEBASTICOOK VALLEY FEDERAL CU</b> 505 Somerset Avenue Pittsfield, ME 04967	109,181	88,516	93,350

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
James Lemieux, CEO <b>SEBASTICOOK VALLEY FEDERAL CU</b> 505 Somerset Avenue Pittsfield, ME 04967	109,181	88,516	93,350
Ryan Ellsworth, CEO <b>THE COUNTY FEDERAL CU</b> 82 Bennett Drive Caribou, ME 04736	248,131	217,659	197,526
David Libby, CEO <b>TOWN &amp; COUNTRY FEDERAL CU</b> 557 Main Street South Portland, ME 04106	373,454	307,164	328,640
Joann Bisson, CEO <b>TRADEMARK FEDERAL CU</b> 44 Edison Drive Augusta, ME 04332	90,888	79,335	55,223
Kenneth Acker, CEO <b>TRUCHOICE FEDERAL CU</b> 272 Park Avenue Portland, ME 04104	128,526	111,947	111,592
Phyllis Thomason Adkins, CEO <b>TRUGROCER FEDERAL CU<sup>3</sup></b> 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	1,993	1,568
Ramon Noperi, CEO <b>UNITED METHODIST FEDERAL CU<sup>3</sup></b> 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	372	207
Cathy Bond, CEO <b>WINSLOW COMMUNITY FEDERAL CU</b> 12 Monument Street Winslow, ME 04901	41,551	37,800	30,623

ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

FEDERALLY CHARTERED  
CREDIT UNIONS  
AUTHORIZED TO DO BUSINESS IN MAINE

	<u>Assets</u>	06/30/18 \$ in (000's) <u>Shares &amp; Deposits</u>	<u>Loans</u>
Jeffrey Seguin, CEO <b>WINTHROP AREA FEDERAL CU</b> 94 Highland Avenue Winthrop, ME 04364	66,524	59,194	43,530
Scott Chretien, CEO <b>YORK COUNTY FEDERAL CU</b> 1516 Main Street Sanford, ME 04073	318,774	264,102	270,830
<b>TOTAL: 48</b>	<b><u>5,691,009</u></b>	<b><u>4,831,138</u></b>	<b><u>4,211,605</u></b>

*Note: <sup>3</sup>Maine shares and loans for TruGrocer FCU and United Methodist FCU, which operate 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, York, Amherst, NH, Colebrook, NH, Concord, NH, and Portsmouth, NH.

## **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.

# Maine-Chartered Financial Institutions Office Locations

## **Coast Line Credit Union**

**333 Cottage Road  
South Portland, ME 04106**  
Location in South Portland.

## **Community Credit Union**

**144 Pine Street  
Lewiston, ME 04240**  
Location 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, Lewiston, Lisbon, Portland, Rockland, Scarborough, Skowhegan, Topsham, Waterville, Windham, and Yarmouth.

## **Franklin Savings Bank**

**197 Main Street  
Farmington, ME 04938**  
Locations in Ellsworth, Farmington, Jay, Rangeley, Rumford, Skowhegan, and Wilton.

# Maine-Chartered Financial Institutions Office Locations

## **Global Trust Company**

**12 Gill Street  
Woburn, MA 01801**

## **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, Portsmouth, NH, and Stratham, NH.

## **Machias Savings Bank**

**4 Center Street  
Machias, ME 04654**

**Locations in** 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.

# Maine-Chartered Financial Institutions Office Locations

## **Northeast Bank**

**500 Canal Street  
Lewiston, ME 04240**

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

## **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**

## **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, Portland, 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.

# Maine-Chartered Financial Institutions Office Locations

## **Skowhegan Savings Bank**

7 Elm Street

Skowhegan, ME 04976

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

## **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**

53 State Street

Boston, MA 02109