



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, 2021

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 2020, the Bureau provided regulatory supervision to 42 state-chartered financial institutions, including 18 banks, 12 credit unions, 11 nondepository trust companies, and one merchant bank. As of June 30, 2020, assets held by Maine state-chartered institutions supervised by the Bureau totaled approximately \$28.20 billion. Maine state-chartered banks (including limited purpose banks) recorded \$25.47 billion in assets, representing a year-over-year increase of \$2.7 billion, or 11.7%. Maine state-chartered credit unions recorded \$2.73 billion in assets, representing a year-over-year increase of \$447 million, or 19.6%.

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, Bank Secrecy Act/ Anti Money Laundering, and holding company examinations.

During the twelve-month period from November 1, 2019 to October 31, 2020, the Bureau received and processed 19 applications and notifications. Among these applications and notifications, 11 were related to branching activity, three were for mergers of financial institutions, one was to engage in a closely-related activity, one was

for a financial institution name change, and one was for the acquisition of indirect control of a nondepository trust company.

The Bureau dedicates resources to consumer outreach and complaint mediation. During the fiscal year ending 2020, the Bureau's Consumer Outreach Specialist responded to 404 consumer complaints and inquiries, of which 189 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 Consumer Outreach Specialist also participated in outreach events related to financial services, including a virtual seminar for financial institutions' tellers.

With the emergence of the novel coronavirus in 2020, the Bureau and other state government agencies shifted many functions to a virtual work environment. Examinations of financial institutions continued as scheduled, but examiners and Bureau personnel conducted work remotely. In addition, consumer outreach functions continued with minimal interruptions, though in-person meetings were limited per directives from the Administration regarding public access to state government offices.

The Bureau also responded to several legal and policy related challenges created by COVID-19. In letters to financial institution CEOs, the Bureau urged banks and credit unions to work with distressed customers affected by the ensuing economic challenges. Further, the Bureau drafted memorandums for the regulated community explaining the application of emergency legislation, including the federal CARES Act, on Maine state-chartered financial institution operations. Policy areas covered by these Bureau communications included, but were not limited to, relaxing legal lending limits to a single borrower, allowing remote participation of certain financial institution meetings, and urging banks and credit unions to work with distressed borrowers while recognizing state and federal moratoriums on foreclosures.

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 PANDEMIC RESPONSE

In mid-March of 2020, the Bureau moved much of its services and examinations to a remote work environment as part of a larger state government response to the coronavirus pandemic. Bureau staff were provided with the necessary resources to work from home and strived to provide quality service with minimal disruption. All Bureau services, with the exception of in-person meetings, continue to be made available to consumers and financial institutions' personnel.

In response to the pandemic, the Bureau distributed press releases, drafted letters to financial institutions and trade associations, and issued bulletins responding to novel policy and legal questions created by the economic uncertainty. In a letter addressed to financial institutions dated March 18, 2020, the Bureau urged banks and credit unions to work with distressed borrowers affected by the pandemic, stressing the importance of waiving certain fees to improve consumers' financial standings, and recommending that financial institutions restructure borrower's debt obligations where appropriate due to temporary hardships. This effort was joined by actions from the Governor's Office which included a letter to trade associations urging financial institutions to halt ongoing foreclosure actions and refrain from filing new foreclosures.

The Bureau regularly inquired into the financial health of the institutions it regulates, surveying them as to the impact of, and their response to, pandemic related closures. Further, guidance was provided to banks and credit unions on how to notify the Bureau and the public of branch and office closures, encouraging the remote delivery of banking products and services where possible.

In addition, the Bureau leveraged its memberships with trade associations, including the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS), and participated in regular calls with other state regulatory agencies to better understand relief available to distressed consumers and businesses.

SECTION II APPLICATION ACTIVITY

Pursuant to Maine law, 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, 2019 to October 31, 2020, application activity for Maine's state-chartered financial institutions focused primarily on branching activity, accounting for 11 of the 19 applications and notifications processed. Maine's state-chartered financial institutions established four new branches, three located in New Hampshire, and one in Brunswick. A nationally-chartered financial institution notified the Bureau of its intent to establish five branches in the State of Maine. Those locations include: Falmouth, Portland, Scarborough, Westbrook, and Yarmouth. Maine's state-chartered financial institutions closed three branches, which were located in Ellsworth, Lewiston, and Topsham.

The Bureau also approved three applications to merge: a) Winslow Community Federal Credit Union to merge with and into Connected Credit Union, which also included a field of membership expansion; b) Damariscotta Bank and Trust Company to merge with and into Bangor Savings Bank, and c) Kennebec Federal Savings and Loan Association to first convert to a state-chartered mutual bank and then merge with and into Kennebec Savings Bank.

Other application and notice activity included: a notice from a state-chartered bank to engage in a closely-related activity, an application from The Charles Schwab Corporation to acquire indirect control of TD Ameritrade Trust Company, and a filing by a state-chartered financial institution to change its name. Watch Point Trust Company, LLC changed its name to Nixon Peabody Trust Company, LLC effective February 1, 2020.

On the next page is a table detailing the application activity over the twelve-month period from November 1, 2019 to October 31, 2020, as compared to the application activity for the previous four reporting periods.

SECTION II
APPLICATION ACTIVITY

Application Activity by Fiscal Year

	11/01/15- 10/31/16	11/01/16- 10/31/17	11/01/17- 10/31/18	11/01/18- 10/31/19	11/01/19- 10/31/20
Establish Mutual Holding Company	0	1	0	0	0
Mergers & Acquisitions	1	2	1	2	3
Branch Establishment	2	6	6	4	8
Branch Relocation	1	4	3	3	0
Branch Closing	6	7	4	12	3
Other	3	0	1	4	5

SECTION III
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 services provided by financial institutions, mediate complaints between financial institutions and consumers, participate in training programs, and make referrals to other regulatory agencies.

The Consumer Outreach Specialist maintains the Bureau’s online consumer resources hosted on the Bureau’s website. On the website, consumers can 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 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, 2020, the Bureau responded to 404 consumer complaints and inquiries. Of these, 189 required Bureau intervention. The Bureau is most successful when mediation involves state-chartered financial institutions, though consumers of nationally-chartered institutions are nonetheless encouraged to contact the Consumer Outreach Specialist who can provide valuable information and discuss possible outcomes.

Complaint Data By Fiscal Year

Type of Account	Number of Contacts		% of Total	
	FY 19	FY 20	FY 19	FY 20
Credit Cards	17	16	5%	4%
Checking Accounts	59	67	16%	17%
Installment Loans	36	38	10%	9%
Mortgage Loans	67	94	18%	23%
Other*	190	189	51%	47%
Total	369	404	100%	100%

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

SECTION IV
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

There were 99 financial institutions authorized to do business in Maine as of June 30, 2020. Included among them were 18 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 \$22.79 billion on June 30, 2019 to \$25.47 billion on June 30, 2020. Total assets for state-chartered credit unions increased from \$2.29 billion to \$2.73 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.

SECTION IV
SUMMARY OF FINANCIAL INSTITUTIONS AUTHORIZED TO DO BUSINESS IN
MAINE

SUMMARY OF FINANCIAL INSTITUTIONS
AUTHORIZED TO DO BUSINESS IN MAINE

June 30, 2020

	No.	<u>ASSETS</u>		<u>DEPOSITS/SHARES</u>		<u>LOANS</u>	
		Dollars (000's)	% of Total	Dollars (000's)	% of Total	Dollars (000's)	% of Total
State Commercial Banks	4	6,221,912	14.58%	3,320,612	7.38%	2,428,671	7.25%
National Banks	7	7,167,154 ¹	16.80%	17,858,574	39.67%	10,749,205	32.08%
State Limited Purpose Banks	12	255,989	0.60%	N/A	N/A	0	0.00%
State Savings Banks	13	18,889,478	44.27%	14,747,502	32.76%	13,351,970	39.85%
Federal Savings Banks	2	176,550	0.41%	139,726	0.31%	142,491	0.43%
State Savings and Loans	1	102,926	0.24%	79,770	0.18%	71,797	0.21%
Federal Savings and Loans	3	391,965	0.92%	328,176	0.73%	306,444	0.91%
State Credit Unions	12	2,733,356	6.41%	2,438,008	5.42%	1,863,033	5.56%
Credit Unions Chartered by Other States	1	N/A ¹	0.00%	212,234	0.47%	86,562	0.26%
Federal Credit Unions	44	6,734,111 ¹	15.78%	5,896,650	13.10%	4,509,229	13.46%
TOTAL	99	42,673,441	100.00%	45,021,251	100.00%	33,509,402	100.00%
Commercial Banks	11	13,389,066 ¹	31.38%	21,179,185	47.04%	13,177,876	39.33%
Limited Purpose Banks	12	255,989	0.60%	N/A	N/A	0	0.00%
Savings Banks	15	19,066,028	44.68%	14,887,228	33.07%	13,494,461	40.27%
Savings and Loans	4	494,891	1.16%	407,946	0.91%	378,241	1.13%
Credit Unions	57	9,467,467 ¹	22.19%	8,546,892	18.98%	6,458,824	19.27%
TOTAL	99	42,673,441	100.00%	45,021,251	100.00%	33,509,402	100.00%
Chartered by the State of Maine	42	28,203,661	66.09%	20,585,892	45.72%	17,715,471	52.87%
Chartered by Other States	1	N/A ¹	0	212,234	0.47%	86,562	0.26%
Federally Chartered	56	14,469,780 ¹	33.91%	24,223,126	53.80%	15,707,369	46.87%
TOTAL	99	42,673,441	100.00%	45,021,251	100.00%	33,509,402	100.00%
In-State Ownership	91	42,673,441	100.00%	32,665,276	72.56%	27,440,893	81.89%
Out-of-State Ownership	8	N/A ^{1,2}	N/A	12,355,975	27.44%	6,068,509	18.11%
TOTAL	99	42,673,441	100.00%	45,021,251	100.00%	33,509,402	100.00%

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

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

² Out of State Ownership:

	<u>Deposits/ Shares</u>	<u>Loans</u>
Bank of America, N.A.	2,766,299	703,194
Interfaith Federal Credit Union	358	547
KeyBank, N.A.	3,035,643	1,135,673
NBT Bank, N.A.	35,669	463,423
Northeast Credit Union	212,234	86,562
People's United Bank, N.A.	1,123,264	885,407
TD Bank, N.A.	5,180,315	2,791,953
TruGrocer Federal Credit Union	2,193	1,750
TOTAL:	12,355,975	6,068,509

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

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

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

	6/30/16	6/30/17	6/30/18	6/30/19	6/30/20
Commercial Banks Chartered by the State of Maine					
Number of Institutions	4	4	4	4	4
Number of Offices	49	46	46	46	53
Assets	3,574,009	5,563,994	5,683,949	5,863,588	6,221,912
Deposits	2,593,644	2,844,009	3,104,180	3,277,349	3,320,612
Loans	2,441,764	2,730,084	2,075,153	3,088,959	2,428,671
National Banks					
Number of Institutions	7	7	7	7	7
Number of Offices	221	215	212	205	186
Assets	5,465,443	5,776,141	6,060,521	6,396,065	7,167,154
Deposits	13,309,072	13,722,412	14,192,723	15,488,431	17,858,574
Loans	9,848,187	10,172,422	9,997,479	10,641,667	10,749,205
State Chartered Savings Banks					
Number of Institutions	14	14	14	14	13
Number of Offices	191	196	188	186	187
Assets	13,444,997	14,441,915	15,477,812	16,363,978	18,889,478
Deposits	10,117,912	10,890,944	11,653,442	12,537,592	14,747,502
Loans	10,334,828	11,272,290	11,327,257	11,961,982	13,351,970
Federal Savings Banks					
Number of Institutions	2	2	2	2	2
Number of Offices	4	4	4	4	4
Assets	146,440	140,601	151,777	157,954	176,550
Deposits	115,903	112,474	114,923	125,632	139,726
Loans	123,363	121,095	128,086	134,116	142,491
State Chartered Savings & Loan Associations					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	1	1	1
Assets	98,949	101,799	104,642	104,654	102,926
Deposits	75,513	78,025	80,294	81,763	79,770
Loans	83,035	85,646	90,091	77,617	71,797
Federal Savings & Loan Associations					
Number of Institutions	3	3	3	3	3
Number of Offices	9	9	9	9	9
Assets	317,911	334,620	345,815	362,015	391,965
Deposits	253,930	269,676	273,230	294,931	328,176
Loans	268,214	278,555	286,083	305,264	306,444

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FACILITY TYPE

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

	6/30/16	6/30/17	6/30/18	6/30/19	6/30/20
State Chartered Credit Unions					
Number of Institutions	12	12	12	12	12
Number of Offices	57	57	56	57	57
Assets	1,918,931	2,056,920	2,162,587	2,286,183	2,733,356
Shares/Deposits	1,658,988	1,795,798	1,897,936	2,005,363	2,438,008
Loans	1,318,560	1,438,962	1,592,165	1,704,810	1,863,033
Credit Unions Chartered by Other States					
Number of Institutions	1	1	1	1	1
Number of Offices	1	1	6	6	6
Assets	N/A	N/A	N/A	N/A	N/A
Shares/Deposits	14,746	15,871	161,438	183,273	212,234
Loans	10,241	11,838	71,174	73,433	86,562
Federal Credit Unions					
Number of Institutions	48	48	45	44	44
Number of Offices	137	136	131	131	131
Assets	5,129,368	5,541,118	5,691,009	5,946,349	6,734,111
Shares/Deposits	4,372,423	4,725,640	4,831,138	5,077,556	5,896,650
Loans	3,656,646	3,991,257	4,211,605	4,391,191	4,509,229
State Chartered Merchant Banks					
Number of Institutions	1	1	1	1	1
Assets	69,834	71,598	74,963	83,057	90,957
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	11	11	11	11	11
Assets	157,761	251,273	280,081	378,762	165,032
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	105	104	101	100	99
Number of Offices	670	665	653	645	634
Assets	30,335,053	34,279,979	36,033,157	37,942,605	42,673,441
Shares & Deposits	32,512,131	34,454,849	36,309,304	39,071,890	45,021,251
Loans	28,084,838	30,102,149	29,779,093	32,379,039	33,509,402

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

Interfaith Federal Credit Union, Montclair, California

TruGrocer Federal Credit Union, Boise, Idaho

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

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Curtis Simard, President BAR HARBOR BANK & TRUST¹ 82 Main Street Bar Harbor, ME 04609	3,777,758	1,563,293	1,462,580
Scott Conant, President DAMARISCOTTA BANK & TRUST COMPANY² 25 Main Street Damariscotta, ME 04543	205,144	184,369	125,083
Jon Prescott, President KATAHDIN TRUST COMPANY 11 Main Street Patten, ME 04765	981,375	850,177	796,403
Richard Wayne, President NORTHEAST BANK¹ 27 Pearl Street Portland, ME 04101	1,257,635	722,773	44,605
TOTAL: 4	6,221,912	3,320,612	2,428,671

Note: ¹ Bar Harbor Bank & Trust and Northeast Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only. ²: Bangor Savings Bank acquired Damariscotta Bank & Trust by merger effective December 1, 2020.

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
John Higgins, President ATLANTIC TRUST 111 Commercial Street, Suite 302 Portland, ME 04101	915	N/A	N/A
Jason Edgar, President BAR HARBOR TRUST SERVICES 135 High Street Ellsworth, ME 04605	8,725	N/A	N/A

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
David McCabe, President EATON VANCE TRUST COMPANY Two International Place Boston, MA 02110	17,650	N/A	N/A
Christopher Hulse, President GLOBAL TRUST COMPANY 12 Gill Street Suite 2600 Woburn, MA 01801-1721	82,141	N/A	N/A
Michael Currie, President H. M. PAYSON & CO. 1 Portland Square Portland, ME 04101	7,619	N/A	N/A
Jane Spaulding, CEO NIXON PEABODY TRUST COMPANY F.K.A. Watch Point Exchange Place, 53 State Street Boston, MA 02110	1,183	N/A	N/A
John Pinto, President PENTEGRA TRUST COMPANY 701 Westchester Avenue White Plains, NY 10604	5,448	N/A	N/A
Steven Russo, President PLIMOTH TRUST COMPANY 38 Resnik Road Plymouth, MA 02360	9,184	N/A	N/A
James MacLeod, President PORTLAND TRUST COMPANY Two City Center Portland, ME 04101	1,222	N/A	N/A
Amanda Rand, President SPINNAKER TRUST 123 Free Street Portland, ME 04112	6,708	N/A	N/A
John Newman, President TD AMERITRADE TRUST COMPANY 8900 Schwab Way Lone Tree, CO 80124	24,237	N/A	N/A
Beth Shields, President THE MAINE MERCHANT BANK, LLC 11 Atlantic Place South Portland, ME 04106	90,957	N/A	N/A
TOTAL: 12	255,989	N/A	N/A

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Neil Kiely, President ANDROSCOGGIN SAVINGS BANK 30 Lisbon Street, PO Box 1407 Lewiston, ME 04240	1,266,481	1,054,569	1,025,718
Robert Montgomery-Rice, President BANGOR SAVINGS BANK¹ 24 Hamlin Way Bangor, ME 04401	5,486,974	3,951,364	3,176,301
Glenn Hutchinson, President BATH SAVINGS INSTITUTION 105 Front Street Bath, ME 04530	1,042,137	827,382	665,357
Tim Thompson, President FRANKLIN SAVINGS BANK 197 Main Street Farmington, ME 04938	471,841	358,671	425,272
Stephen deCastro, President GORHAM SAVINGS BANK 10 Wentworth Drive Gorham, ME 04038	1,387,115	1,194,711	1,066,754
Andrew Silsby, President KENNEBEC SAVINGS BANK 150 State Street Augusta, ME 04330	1,221,216	912,226	1,042,352
Bradford Paige, President KENNEBUNK SAVINGS BANK¹ 104 Main Street Kennebunk, ME 04043	1,466,260	1,131,278	698,215
Lawrence Barker, President MACHIAS SAVINGS BANK 4 Center Street Machias, ME 04654	1,727,646	1,484,366	1,480,092
Jeanne Hultit, President MAINE COMMUNITY BANK² 254 Main Street Biddeford, ME 04005	991,050	801,671	859,018

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Daniel Walsh, President NORWAY SAVINGS BANK 261 Main Street Norway, ME 04268	1,418,003	1,195,519	1,135,661
Blaine Boudreau, President PARTNERS BANK¹ 900 Main Street Sanford, ME 04073	653,360	505,913	448,016
Robert Quentin, President SACO AND BIDDEFORD SAVINGS INSTITUION 252 Main Street Saco, ME 04073	1,088,349	782,088	852,907
David Cyr, President SKOWHEGAN SAVINGS BANK 13 Elm Street Skowhegan, ME 04976	669,046	547,744	476,307
TOTAL: 13	18,889,478	14,747,502	13,351,970

Note: ¹ Bangor Savings Bank, Kennebunk Savings Bank, and Partners Bank operate in a multi-state environment, therefore total assets are reported while deposits and loans are for Maine only. ²Maine Community Bank was formed after Biddeford Savings Bank and Mechanics Savings bank merged.

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

	<u>Assets</u>	06/30/20 \$ 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	102,926	79,770	71,797
TOTAL: 1	102,926	79,770	71,797

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Matthew Griffiths, CEO COAST LINE CREDIT UNION 333 Cottage Road South Portland, ME 04106	68,881	52,139	34,935
Jennifer Hogan, CEO COMMUNITY CREDIT UNION 144 Pine Street Lewiston, ME 04240	73,500	66,963	48,250
Richard Lachance, CEO CONNECTED CREDIT UNION¹ 85 Civic Center Drive Augusta, ME 04330	101,969	92,279	54,126
Eugene Ardito, CEO cPORT CREDIT UNION 50 Riverside Industrial Pkwy. Portland, ME 04103	307,125	281,434	177,176
Joe Moses, CEO DOWNEAST CREDIT UNION 23 Third Avenue Baileyville, ME 04694	216,285	196,953	183,168
Jason Lindstrom, CEO EVERGREEN CREDIT UNION 225 Riverside Street Portland, ME 04103	367,232	333,161	253,450
Julie Marquis, CEO FIVE COUNTY CREDIT UNION 765 Washington Street Bath, ME 04530	299,703	270,881	202,576
Tucker Cole, CEO MAINE STATE CREDIT UNION 200 Capital Street Augusta, ME 04330	505,700	446,190	323,769
Luke Labbe, CEO PEOPLESCHOICE CREDIT UNION 23 Industrial Park Road Saco, ME 04072	241,377	219,723	169,505
Tiffany Stewart, CEO SABATTUS REGIONAL CREDIT UNION 2 Middle Road Sabattus, ME 04280	57,411	51,380	31,362

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Kevin Partridge, CEO SACO VALLEY CREDIT UNION 312 Main Street Saco, ME 04072	136,796	122,540	101,757
Renee Ouellette, CEO UNIVERSITY CREDIT UNION 15 Main Street Orono, ME 04469	357,376	304,363	282,961
TOTAL: 12	2,733,356	2,438,008	1,863,033

Note: 1 Connected Credit Union merged with Winslow Federal Credit Union on June 26, 2020.

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
Timothy Collia, CEO NORTHEAST CREDIT UNION¹ 100 Borthwick Avenue Portsmouth, NH 03801 1 Maine branch: Kittery	N/A	212,234	86,562
TOTAL: 1	N/A	212,234	86,562

Note: 1 Northeast Credit Union operates in a multi-state environment, therefore total assets are not reported while deposits and loans are for Maine only.

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ 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	2,766,299	703,194
Gregory Dufour, President CAMDEN NATIONAL BANK 2 Elm Street Camden, ME 04843	4,934,472	3,976,260	3,327,092
Tony McKim, President FIRST NATIONAL BANK 223 Main Street Damariscotta, ME 04543	2,232,682	1,741,124	1,442,463
Raymond Kelley, Maine Market President KEYBANK, N.A. One Canal Plaza, 7th Floor Portland, ME 04112	N/A	3,035,643	1,135,673
Kimberly Twitchell, Maine President NBT BANK, N.A. 5 Widgery Wharf Portland, ME 04101	N/A	35,669	463,423
Daniel Thornton, President, Maine Market PEOPLE'S UNITED BANK, N.A. 350 Fore Street Portland, ME 04101	N/A	1,123,264	885,407
Lawrence Wold, Maine President TD BANK, N.A. One Portland Square Portland, ME 04112	N/A	5,180,315	2,791,953
TOTAL: 7	7,167,154	17,858,574	10,749,205

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.

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Deposits</u>	<u>Loans</u>
William Tracy, President AUBURN SAVINGS BANK, FSB 256 Court Street Auburn, ME 04210	88,760	66,560	75,838
Todd Starbird, President ROCKLAND SAVINGS BANK, FSB 582 Main Street Rockland, ME 04841	87,790	73,166	66,653
TOTAL: 2	176,550	139,726	142,491

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

	<u>Assets</u>	06/30/20 \$ 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	148,105	130,056	112,199
Andrew Perry, President FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BATH 125 Front Street Bath, ME 04530	148,593	123,644	113,279
Allan Rancourt, President KENNEBEC FEDERAL SAVINGS AND LOAN ASSOCIATION 70 Main Street Waterville, ME 04903	95,267	74,476	80,966
TOTAL: 3	391,965	328,176	306,444

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
David Desjardins, CEO ACADIA FEDERAL CU 9 East Main Street Fort Kent, ME 04743	247,398	214,328	178,887
Scott Chretien, CEO ATLANTIC REGIONAL FEDERAL CU 55 Cushing Street Brunswick, ME 04011	816,926	708,952	576,246
Basil Closson, CEO BANGOR FEDERAL CU 339 Hogan Road Bangor, ME 04401	188,444	171,944	123,676
Susan Thurlow, CEO BLUE CROSS AND BLUE SHIELD OF ME FEDERAL CU 2 Gannett Drive South Portland, ME 04106	6,904	5,694	2,882
Dave DeFroschia, CEO BREWER FEDERAL CU 229 Dirigo Drive Brewer, ME 04412	74,749	66,965	53,360
Diana Winkley, CEO CAPITAL AREA FEDERAL CU 2010 North Belfast Avenue Augusta, ME 04438	49,756	42,511	36,437
James Stone, CEO CASCO FEDERAL CU 375 Main Street Gorham, ME 04038	81,049	73,473	56,616
Vicki Stuart, CEO CENTRAL MAINE FEDERAL CU 1000 Lisbon Street Lewiston, ME 04241	115,488	102,083	44,659
Rob Picard, CEO CHANGING SEASONS FEDERAL CU 115 Mecaw Road Hampden, ME 04444	26,065	23,963	21,621
Scott Harriman, CEO CUMBERLAND COUNTY FEDERAL CU 101 Gray Road Falmouth, ME 04105	323,744	290,867	169,578

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Mark Samson, CEO DIRIGO FEDERAL CU 381 Main Street Lewiston, ME 04243	290,119	252,670	201,017
Daniel Byron, CEO EASTMILL FEDERAL CU 60 Main Street East Millinocket, ME 04430	65,389	52,404	18,713
Beverly Knapp, CEO FRANKLIN SOMERSET FEDERAL CU 26 Leavitt Street Skowhegan, ME 04976	108,709	95,480	60,266
Vicki Larrabee, CEO GARDINER FEDERAL CU 420 Brunswick Road Gardiner, ME 04345	61,101	52,330	37,605
Nancy Bard, CEO GREAT FALLS REGIONAL FCU 34 Bates Street Lewiston, ME 04240	31,302	26,234	7,393
Elizabeth Hayes, CEO INFINITY FEDERAL CU 202 Larrabee Road Westbrook, ME 04092	348,109	280,548	254,772
Ramon Noperi, CEO INTERFAITH FEDERAL CU - F.K.A United Methodist FCU ¹ 9040 Benson Avenue Montclair, CA 91763 1 Maine branch: Westbrook	N/A	358	547
Tina Jamo, CEO KATAHDIN FEDERAL CU 1000 Central treet Millinocket, ME 04462	82,345	71,025	59,207
Deserée Gilman, CEO KSW FEDERAL CU 222 College Avenue Waterville, ME 04901	78,912	72,314	60,299
Christine Devine, CEO KV FEDERAL CU 316 West River Road Augusta, ME 04330	100,714	90,605	51,114

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Amanda Piper, CEO LEWISTON MUNICIPAL FEDERAL CU 291 Pine Street Lewiston, ME 04243	27,571	24,504	18,283
Cris Kinney, CEO LINCOLN MAINE FEDERAL CU 171 W. Broadway Lincoln, ME 04457	80,463	70,689	58,869
George Roy, CEO LISBON COMMUNITY FEDERAL CU 325 Lisbon Street Lisbon, ME 04250	135,885	121,232	78,348
Rachel Caron, CEO MAINE FAMILY FEDERAL CU 555 Sabattus Street Lewiston, ME 04240	203,355	185,241	88,810
Scott Budde, CEO MAINE HARVEST FEDERAL CU 69 School Street Unity, ME 04988	2,636	647	24
Rhonda Taylor, CEO MAINE HIGHLANDS FEDERAL CU 73 Main Street Dexter, ME 04930	148,017	130,429	109,612
Jennifer Hartel, CEO MAINE MEDIA FEDERAL CU 295 Gannett Drive South Portland, ME 04106	5,182	4,181	3,519
John Reed, CEO MAINE SAVINGS FEDERAL CU 101 Western Avenue Hampden, ME 04444	509,353	453,406	356,127
Diana Garcia, CEO MAINE SOLUTIONS FEDERAL CU 405 Western Avenue #515 South Portland, ME 04116	16,977	15,078	10,933
Joseph Gervais, CEO MIDCOAST FEDERAL CU 168 Lower Main Street Freeport, ME 04032	206,459	182,399	150,590

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Catherina Blais, CEO MONMOUTH FEDERAL CU 1176 Main Street Monmouth, ME 04259	21,761	20,114	9,593
Ryan Poulin, CEO NEW DIMENSIONS FEDERAL CU 61 Grove Street Waterville, ME 04901	175,812	159,013	149,232
Susan Whitehead, CEO NORSTATE FEDERAL CU 78 Fox Street Madawaska, ME 04756	215,009	181,321	162,858
Kim Turner, CEO OTIS FEDERAL CU 170 Main Street Jay, ME 04329	199,004	166,410	75,358
Matthew Kaubris, CEO OXFORD FEDERAL CU 225 River Road Mexico, ME 04257	231,214	195,696	163,611
Steve Baillargeon, CEO PENOBSCOT COUNTY FEDERAL CU 205 Main Street Old Town, ME 04468	88,547	81,709	54,182
Kyle Casburn, CEO SEABOARD FEDERAL CU 177 Main Street Bucksport, ME 04416	151,487	131,428	95,589
James Lemieux, CEO SEBASTICOOK VALLEY FEDERAL CU 505 Somerset Avenue Pittsfield, ME 04967	133,900	108,804	111,415
Ryan Ellsworth, CEO THE COUNTY FEDERAL CU 82 Bennett Drive Caribou, ME 04736	284,513	250,152	197,794
David Libby, CEO TOWN & COUNTRY FEDERAL CU 557 Main Street South Portland, ME 04106	448,100	402,120	359,963

SECTION IV
ASSETS, DEPOSITS/SHARES AND LOANS BY FINANCIAL INSTITUTION

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

	<u>Assets</u>	06/30/20 \$ in (000's) <u>Shares & Deposits</u>	<u>Loans</u>
Joann Bisson, CEO TRADEMARK FEDERAL CU 44 Edison Drive Augusta, ME 04332	103,573	90,918	57,894
Kenneth Acker, CEO TRUCHOICE FEDERAL CU 272 Park Avenue Portland, ME 04104	171,758	156,170	133,037
Javier Rosado, CEO TRUGROCER FEDERAL CU¹ 501 East Highland Street Boise, ID 83707 1 Maine branch: Wells	N/A	2,193	1,750
Jeffrey Seguin, CEO WINTHROP AREA FEDERAL CU 94 Highland Avenue Winthrop, ME 04364	76,312	68,050	46,939
TOTAL: 44	6,734,111	5,896,650	4,509,229

Note: ¹ Maine shares and loans for Interfaith FCU and TruGrocer 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

**24 Hamlin Way
Bangor, ME 04401**

Locations in Augusta, Auburn, Bangor, Belfast, Biddeford, Brewer, Brunswick, Bucksport, Calais, Castine, Cornish, Dexter, Dover-Foxcroft, Eastport, Ellsworth, Falmouth, Farmington, Greenville, Hampden, Houlton, Jonesport, Lewiston, Lincoln, Machias, Madison, Millinocket, 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 Bangor, Bar Harbor, Blue Hill, Brewer, Brunswick, Deer Isle, Ellsworth, Lubec, Machias, Milbridge, Mount Desert, Newport, Northeast Harbor, Orono, Pittsfield, Rockland, South China, Southwest Harbor, Waterville, 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, Manchester, Milford, Nashua, Newbury, New London, Newport, Peterborough, Sunapee, and West Lebanon. **Vermont:** Brandon, Pittsford, Randolph, Rochester, Royalton, Rutland, South Royalton, 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.

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 and Winslow.

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.

Downeast 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**

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.

Global Trust Company

**12 Gill Street Suite 2600
Woburn, MA 01801**

Maine-Chartered Financial Institutions Office Locations

Gorham Savings Bank

**64 Main Street
Gorham, ME 04038**

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

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, Freeport, Waterville, and Winthrop.

Kennebunk Savings Bank

**104 Main Street
Kennebunk, ME 04043**

Locations in Berwick, Eliot, Kennebunk, Kittery, North Berwick, Ogunquit, Sanford, Wells, York, Dover, 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, Danforth, Ellsworth, Houlton, Lincoln, Machias, Portland, Presque Isle, Princeton, and Rockland.

Maine Community Bank

**254 Main Street
Biddeford, ME 04005**

Locations in Auburn, Biddeford, Brunswick, Kennebunk, Lewiston, Scarborough, Waterboro, and Windham.

Maine State Credit Union

**200 Capitol Street
Augusta, ME 04330**

Locations in Augusta and Waterville.

Nixon Peabody Trust Company

**Exchange Place, 53 State Street
Boston, MA 02110**

Maine-Chartered Financial Institutions Office Locations

Northeast Bank

27 Pearl Street

Portland, ME 04101

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.

Partners Bank

900 Main Street

Sanford, ME 04093

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

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

38 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.

Maine-Chartered Financial Institutions Office Locations

Saco Valley Credit Union

**312 Main Street
Saco, ME 04072**

Locations in Saco and Waterboro.

Skowhegan Savings Bank

**13 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

**8900 Schwab Way
Lone Tree, CO 80124**

The Maine Merchant Bank

**11 Atlantic Place
South Portland, ME 04106**

University Credit Union

**15 Main Street
Orono, ME 04473**

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

