



Cozy up to a great rate!

\$700 for 7 Months

7.00% APR* with direct deposit

9.00% APR* without direct deposit

\$1,500 for 12 Months

9.00% APR* with direct deposit

11.00% APR* without direct deposit



Call to Apply Today! 207-878-3441 x250

*APR=Annual Percentage Rate. All loans are subject to loan approval. Direct deposit must be present in account prior to loan disbursement in order for discounts to apply. Offer cannot be combined with any other offer. Offer valid from 10/1/17 to 12/31/17. Payment example: Payment on a \$700 loan with a term of 7 months at a rate of 7.00% APR would be \$102.38



myccfcu.com

Falmouth | Gray | Portland | Westbrook | Windham

This is the Year Your Ship Comes In



See what **Maine's banks & credit unions** are doing to win **you** over in **2018**.

BY CHRISTOPHER MURRAY

EVER DREAM OF KAYAKING down the rapids of your income stream? All we need is a paddle and a little direction. That's where this compare-and-contrast story comes in. Maine's financial institutions may be eager to help you navigate through the money maze—but which do we choose?

Looking for a high-yield checking account? **Town & Country Federal Credit Union** offers a 3.01% APY on up to \$10,000 with Rewards Checking. Want a bank that actually gives back? **Bath Savings Institution** offers the Neighbor to-Neighbor-pro-

gram, where they make a \$25 donation to a non-profit of your choice when you open a checking account. **Town & Country Federal Credit Union** caters to the tech-savvy, offering customers a voice-activated banking app through Amazon's Alexa Skills device.



ANDROSCOGGIN BANK androscogginbank.com

Branches: 12; Non-customer ATM charge: \$2.25

Refund ATM surcharges: With certain accounts

Checking account fee: None when minimum deposit requirements are met (\$10 if not met)

Highest savings account APY & terms: 1.10%, \$100,000 min.

Credit card APRs for A, B, C credit scores: 8.99% to 26.99%

Best APR for 60-month auto loan: 5.32% for customers, 7.85% for non-customers

Lowest 30-year fixed rate res. mortgage APR: 4.023%

Lowest res. mortgage APR & terms: 3.415%, 15-year fixed

"We're the first credit union in the nation to launch an Alexa Skill, a voice-activated banking app that works with Amazon's Alexa device."

*-Linda Halleran, Town and Country
Federal Credit Union*



Highest APY opportunity: 1.15%, 35-month CD, \$10,000 min. deposit
Highest CD APY & terms: 1.15%, 35-month CD, \$10,000 min. deposit
Best APY for 12-month IRA: 0.25%, \$500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: "Our personalized relationship banking helps our clients care for their families, grow their businesses, and plan for the future. At Androscooggin Bank you will find the smarter banking you deserve."
-Paul Andersen, President and CEO

AUBURN SAVINGS BANK

auburnsavings.com

Branches: 2; **Non-customer ATM charge:** \$3
Refund ATM surcharges: Some accounts will receive refunds of up \$10/month
Checking account fee: Classic Connect account is free; Click Connect account is \$3/month, or free if you meet requirements.
Highest savings account APY & terms: Health Savings Account: 0.35% for \$25 minimum for account opening; Money Market Complete Account: 0.35% for \$200,000 minimum
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.516%
Lowest 30-year fixed rate res. mortgage APR: 5.044%
Lowest res. mortgage APR & terms: 4.325%, 15-year fixed
Highest APY opportunity: 1.35% CD/IRA, 5-year fixed, \$500 min. deposit (or current 1.55% 30-month CD/IRA special)
Highest CD APY & terms: 1.35%, 5-year fixed, \$500 min. deposit (or current 1.55% 30-month special)

Best APY for 12-month IRA: 0.25% (or current special of 1.06% for qualifying customers)
Electronic check scanning on mobile devices: No

BANGOR SAVINGS

bangor.com

Number of bank branches in state: 56; **Non-customer ATM charge:** \$3.50
Refund ATM surcharges for customers?: Yes
Checking account fee?: None for Benefit Checking
Highest savings account APY & terms: Benefit Money Market 0.30%, \$100,000 min. deposit
Credit card APRs for A, B, C credit scores: 10.99% to 23.99% (purchase APR)
Best APR for 60-month auto loan: 5.04%
Lowest 30-year fixed rate res. mortgage APR: 4.363%
Lowest res. mortgage APR & terms: 3.500%, for 15-year fixed
Highest APY opportunity: 1.46%, 5-year CD as a non-Benefit Plus Checking Account member
Highest CD APY & terms: 1.46%, 5-year as a non-Benefit Plus Checking Account member
Best APY for 12-month IRA: 0.50% requires Benefit Plus Checking Account, \$500 min.
Electronic check scanning on mobile devices?: Yes

BANK OF AMERICA

bankofamerica.com

Branches: 16; **Non-customer ATM charge:** \$5
Refund ATM surcharges: With some accounts
Checking account fee: \$12 basic. None when certain requirements are met
Highest savings account APY & terms: 0.03% with Rewards Money Market Savings Account,

jumps to 0.06% for Preferred Rewards Platinum Honors tier APY

Credit card APRs for A, B, C credit scores: 12.99% - 22.99%

Best APR for 60-month auto loan: 2.79% with new car

Lowest 30-year fixed rate res. mortgage APR: 4.196%

Lowest res. mortgage APR & terms: 3.619%, 15-year fixed

Highest APY opportunity: 1.00%, 10-year fixed CD

Highest CD APY & terms: 1.00%, 10-year fixed

Best APY for 12-month IRA: 0.05%, \$2,000 min. deposit

Electronic check scanning on mobile devices: Yes

BATH SAVINGS INSTITUTION

bathsavings.com

Branches: 13; **Non-customer ATM charge:** \$2
Refund ATM surcharges: No
Checking account fee: None for eChecking NOW accounts with eStatements
Highest savings account APY & terms: 0.12% Super Savings Account
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 4.292% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4.306%
Lowest res. mortgage APR & terms: 3.723%, 15-year fixed
Highest APY opportunity: 0.95% for a 5.75 year, \$500 min. deposit
Highest CD APY & terms: 0.95% for a 5.75 year, \$500 min. deposit
Best APY for 12-month IRA: 0.15%, \$500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: "At Bath Savings you can make a difference in your community with the

Neighbor to Neighbor program. With every new checking account we make a \$25 donation to a non-profit of your choice.”

–Glenn Hutchinson, President/CEO

BIDDEFORD SAVINGS

biddefordsavings.com

Branches: 6; Non-customer ATM charge: \$2.50

Refund ATM surcharges: No, but eStatements have free worldwide ATM use

Checking account fee: No

Highest savings account APY & terms: 0.25%, \$100,000 min. balance

Credit card APRs for A, B, C credit scores: 14.99% to 18.99%

Best APR for 60-month auto loan: 3.5%

Lowest 30-year fixed rate res. mortgage APR: 3.913%

Lowest res. mortgage APR & terms: 3.095%, 10-year fixed

Highest APY opportunity: 1.87%, 5-year CD, \$1,500 min. deposit

Highest CD APY & terms: 1.87%, 5-year, \$1,500 min. deposit

Best APY for 12-month IRA: 0.85%

Electronic check scanning on mobile devices: Yes

CAMDEN NATIONAL BANK

camdennational.com

Branches: 62; Non-customer ATM charge: \$3.50

Refund ATM surcharges: Up to \$10 with some accounts

Checking account fee: None for some accounts

Highest savings account APY & terms: 0.20%, \$250,000 min. balance. Promise Money Market

Credit card APRs for A, B, C credit scores: 12.99% to 23.99% (Visa Rewards card)

Game Changer: “We are the largest community bank in Maine. We have the most branches in the state.” –Chad Daley, Assistant Bank Center Manager

DAMARISCOTTA BANK & TRUST CO.

damariscottabank.com

Branches: 6; Non-customer ATM charge: Yes

Refund ATM surcharges: No

Checking account fee: No for basic account

Highest savings account APY & terms: 0.25%, \$100,000 min. Money Market Account

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 4.5%

Lowest 30-year fixed rate res. mortgage APR: 4.75%

Lowest res. mortgage APR & terms: 3.5%, 10-year fixed (based on mortgage calculator)

Highest APY opportunity: 1.28%, 18-month variable CD

Highest CD APY & terms: 1.28%, 18-month

More Loans. More Choices!



Own It!

With PeoplesChoice Mortgages

We have a variety of loans available to qualified applicants.

- VA Loans
- Mobile Home
- FHA Loans
- Land
- USDA Loans
- Construction

...and more!

Call our mortgage team (207) 282-4156



PeoplesChoice

CREDIT UNION

Have you **unbanked** today?

NMLS #449242

PeoplesChoiceME.org



Belong to a credit union and...

Own it.

At a credit union, members are owners. That means low fees, favorable rates, and personalized service you can depend on every day. At Maine's credit unions, we put our money to work locally to help Mainers achieve their financial dreams.



Maine's
Credit Unions

mainecreditunions.org

Join nearly 695,000 members. Belong to a Maine credit union and **own** it.

variable CD

Best APY for 12-month IRA: 0.15%

Electronic check scanning on mobile devices: Yes

EVERGREEN CU

evergreencu.com

Branches: 4; Non-customer ATM charge: Yes

Refund ATM surcharges: No

Checking account fee: None for some

Highest savings account APY & terms: 0.40% Milestone Savings

Credit card APRs for A, B, C credit scores: As low as 11.90% APR

Best APR for 60-month auto loan: 2.49%

Lowest 30-year fixed rate res. mortgage APR: 4.00%

Lowest res. mortgage APR & terms: 3.25% 10-year fixed

Highest APY opportunity: 1.25%, 36-month CD

Highest CD APY & terms: 1.25%, 36-month

Best APY for 12-month IRA: 0.70%

Electronic check scanning on mobile devices: No

Game Changer: "We've been recognized by The Maine State Council of the Society for Human Resources Management as one of the best places to work in Maine." –Jason Lindstrom, President/CEO

"Every new checking account comes with a 90-day free trial of GenGold—a service which features discounts at more than 1,000 local businesses and on gift cards, world-wide travel, and hundreds of other retailers and services."

– Melissa Rock, Norway Savings

FIRST NATIONAL BANK

thefirst.com

Branches: 16; Non-customer ATM charge: \$2.50

Refund ATM surcharges: No

Checking account fee: None for some accounts

Highest savings account APY & terms: First Choice Money Market 0.25%, \$100,000 min.

DOLLARS & SENSE

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.983%

Lowest 30-year fixed rate res. mortgage APR: 4.1% (based on Portland area)

Lowest res. mortgage APR & terms: 3.6%, 15-year fixed (based on Portland area)

Highest APY opportunity: 2.10%, 5-year current special, \$500 min. deposit

Highest CD APY & terms: 2.10%, 5-year current special, \$500 min. deposit

Best APY for 12-month IRA: 0.25%, minimum \$500

Electronic check scanning on mobile devices: Yes

Game Changer: "We've expanded our 'Dream First Rewards' program for checking accounts. You'll earn discounts with over 100 local merchants, thereby also supporting local business while you shop." –Susan Norton, Executive Vice President

FRANKLIN SAVINGS BANK

franklinsavings.bank

Branches: 7; Non-customer ATM charge:

Refund ATM surcharges: No

Checking account fee: None if you meet certain requirements

(Continued on page 80)

Northeast
BANK

We understand small business.



Are you looking to grow your small business? Let the SBA experts at Northeast Bank help get you started.

As an SBA Preferred Lender, we'll provide you with:

- A Team of highly experienced SBA specialists
- A fast, efficient application process
- Access to the credit you need to build a successful business

To learn more, contact me today:

Jonathan W. Smith

Director of SBA Lending

p: 800.284.5989 x3267

c: 603.812.8278

jsmith@northeastbank.com



DREAM FIRST

We live by a simple idea, and hope you do too:

Dream First, then go from there.

Because you can.



Bangor • Bar Harbor • Blue Hill • Boothbay Harbor • Calais • Camden • Damariscotta • Eastport
Ellsworth • Northeast Harbor • Rockland • Rockport • Southwest Harbor • Waldoboro • Wiscasset

A Division of The First Bancorp • 800.564.3195 • TheFirst.com • Member FDIC

Great minds look ahead.

Contact us today with your vision for 2018.



SVN | The Urbanek Group
Commercial Real Estate Advisors
100 Silver Street, Portland ME | 207.613.7400
www.theurbanekgroup.com

All SVN® Offices Independently Owned And Operated

DOLLARS & SENSE

This is the Year Your Ship Comes In

(continued from page 37)

Highest savings account APY & terms: 0.15%, \$50,000 +
Money Market Account

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.63% on new
cars (special rate)

Lowest 30-year fixed rate res. mortgage APR: 4.158%

Lowest res. mortgage APR & terms: 3.558%,
15-year fixed

Highest APY opportunity: 1.30% 59-month special
\$2,500 min.

Highest CD APY & terms: 1.30% 59-month special
\$2,500 min.

Best APY for 12-month IRA: 0.15%, \$500 min.

Electronic check scanning on mobile devices: Yes

GORHAM SAVINGS BANK

gorhamsavingsbank.com

Branches: 14; **Non-customer ATM charge:** \$3.50

Refund ATM surcharges: Yes, for some accounts

Checking account fee: None for most accounts

Highest savings account APY & terms: 0.25%,
\$75,000 min.

Credit card APRs for A, B, C credit scores: 13.99% -
23.99%

Best APR for 60-month auto loan: 4.13%

Lowest 30-year fixed rate res. mortgage APR: 4.172%

Lowest res. mortgage APR & terms: 3.415%,
10-year fixed

Highest APY opportunity: 1.15%,
5-year, \$500 min. deposit

Highest CD APY & terms: 1.15%,
5-year, \$500 min. deposit

Best APY for 12-month IRA: 0.40%, minimum \$500

Electronic check scanning on mobile devices: Yes

KENNEBUNK SAVINGS

kennebunksavings.com

Branches: 13; **Non-customer ATM charge:** \$3

Refund ATM surcharges: Yes

Checking account fee: Not for the

Breakaway Checking

Highest savings account APY & terms: 0.10%, \$5,000
min. balance

Credit card APRs for A, B, C credit scores: 12.99%
to 23.99%

Best APR for 60-month auto loan: 4.29% for a new car

Lowest 30-year fixed rate res. mortgage APR: 3.80%

Lowest res. mortgage APR & terms: 3.350%,
15-year fixed

Highest APY opportunity: 1.31%, 5-yr. CD, \$500
min. deposit

Highest CD APY & terms: 1.31%, 5-year \$500 min.
deposit

Best APY for 12-month IRA: 0.40%, \$500 minimum

Electronic check scanning on mobile devices: Yes

Legacy

Imagine leaving a million dollars
to your family, college or favorite charity
- even though you may
not have a million dollars.

Include us in your conversations with your
wealth advisor, trust officer
or development team.



Kerry Peabody, CSA CLTC



Marty Duggan, CLU



www.clarkinsurance.com

Serving
Maine | New Hampshire | Massachusetts



Maine Solutions Federal Credit Union, providing convenient and effective banking solutions for over 50 years, is now open to new members within Cumberland and York Counties. We are a community based credit union, that is service focused with the answers to ***your*** banking needs.

LOCATION:

**209B WESTERN AVENUE
SOUTH PORTLAND**

(207) 775-8371

www.mesolutionsfcu.org

HOURS:

**Monday - Friday
8:00 am - 4:00 pm**



*This credit union is federally insured by
the National Credit Union Administration*

BE PART OF THE SOLUTION! MAINE SOLUTIONS FCU

DOLLARS & SENSE

KEY BANK keybank.com

Branches: 50; Non-customer ATM charge: \$3

Refund ATM surcharges: With some accounts

Checking account fee: None for some accounts

Highest savings account APY & terms: 0.35%,
3-month bonus promotion; 0.05%
without bonus

Credit card APRs for A, B, C credit scores: 13.99%-
22.99%

Best APR for 60-month auto loan: 3.74%

Highest APY opportunity: 1.15%, 29-month Tiered
CD (with rewards), \$2,500 min.

Highest CD APY & terms: 1.15%, 29-month Tiered
CD (with rewards), \$2,500 min.

Best APY for 12-month IRA: 0.25%

Electronic check scanning on mobile devices: Yes

Game Changer: "Key Privilege Accounts have
no monthly fee, free checks, and a free safe-
deposit box." —Sandy Walsh, Marketing

MACHIAS SAVINGS BANK

machiasavings.com

Branches: 19; Non-customer ATM charge: \$4

Refund ATM surcharges: With some accounts

Checking account fee: None with the Ultimate
Green account

Highest savings account APY & terms: 0.25%, \$25,000
min. balance

Credit card APRs for A, B, C credit scores: 8.99%-26.99%

Best APR for 60-month auto loan: 4.675%

Lowest 30-year fixed rate res. mortgage APR: 4.324%

Lowest res. mortgage APR terms: 3.679 10-year fixed

Highest APY opportunity: 1.50%, 5-year CD,
\$1,000 min. deposit

Highest CD APY & terms: 1.50%, 5-year CD, \$1,000
min. deposit

Best APY for 12-month IRA: 0.37%, \$250 min. deposit

Electronic check scanning on mobile devices: Yes

MECHANICS' SAVINGS BANK

mechanicssavings.com

Branches: 4; Non-customer ATM charge:

Refund ATM surcharges: Yes

Checking account fee: Fees waived if you meet
certain criteria

Highest savings account APY & terms: 0.30% Rela-
tionship Money Market

Credit card APRs for A, B, C credit scores:

Best APR for 60-month auto loan:

Lowest 30-year fixed rate res. mortgage APR: 3.977%

Lowest res. mortgage APR & terms: 3.257%,
10-year fixed

Highest APY opportunity: 1.87%, CD/IRA, \$500 min.

Highest CD APY & terms: 1.87%, \$500 min.

Best APY for 12-month IRA: 0.75%, \$500 min.
deposit

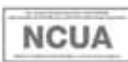
Electronic check scanning on mobile devices: Yes



Bank indigestion?
Get a **better** financial meal with us.
More steak. Less sizzle.

Evergreen
Credit Union

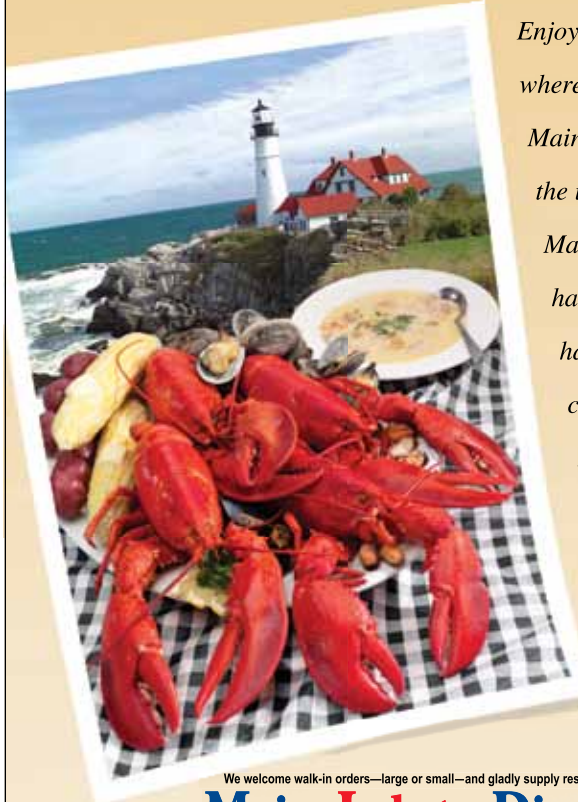
Better Rates | World Class Service | Lower Fees



egcu.org
(207) 221-5000

Portland South Portland Naples Windham

Take home more than a memory...



Enjoy the signature tastes of Maine
wherever you are! Call or click
MaineLobsterDirect.com...
the ultimate source for fresh
Maine lobster. Our premium,
hard-shell Maine lobster is
harvested daily from the
cold, clear waters of the
North Atlantic and shipped
overnight throughout North
America. Stop by our wharf
and we'll pack your order
to travel or click/call us
when you get home.

We welcome walk-in orders—large or small—and gladly supply restaurants and caterers.

MaineLobsterDirect.com

48 UNION WHARF PORTLAND, MAINE 04101 • TOLL FREE 800.556.2783

KitchenAid®



ICONIC DESIGN BACKED BY SUPERIOR PERFORMANCE

Visit your local KitchenAid brand retailer for more information on the full lineup of KitchenAid® appliances



APPLIANCES, BEDDING, SALES & SERVICE

Ask us about financing options.

Route 302 - 54 Bridgton Road - Westbrook

800-797-3621 - www.lpappliances.com

Monday - Friday 9am - 5pm | Saturday 9am - 12pm

©/™ 2016 KitchenAid. All rights reserved. KEY22011. Form No. KX160329A

DOLLARS & SENSE

NORTHEAST BANK

northeastbank.com

Branches: 10; Non-customer ATM charge: \$3.50

Refund ATM surcharges: No

Checking account fee: None for Northeast Express account

Highest savings account APY & terms: 1.10% APY Pearl Money Market (available to NEW customers, \$5,000 min. balance)

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 6.209%

Lowest 30-year fixed rate res. mortgage APR: 4.071%

Lowest res. mortgage APR & terms: 3.498%, 15-year fixed

Highest APY opportunity: 1.10% APY Pearl Money Market

Highest CD APY & terms: 1.40%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: 0.20%, 5-year, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: "With our high-yield Pearl Money Market account, competitive CD rates, and state-of-the-art mobile banking tools like Mobile Check Deposit, Northeast Bank offers personal deposit products designed to fit your needs." –Chris Delamater, Marketing Director

NORWAY SAVINGS BANK

norwaysavings.bank

Branches: 24; Non-customer ATM charge: \$4

Refund ATM surcharges: Yes, up to \$20 for certain accounts

Checking account fee: None for some accounts

Highest savings account APY & terms: 0.10%, \$100,000 min. balance (with requirements)

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.626% for a \$30,000 new car

Lowest 30-year fixed rate res. mortgage APR: 4.060%

Lowest res. mortgage APR & terms: 3.443%, 15-year fixed

Highest APY opportunity: 1.10%, Premium CD, 5-year, \$500 min. deposit

Highest CD APY & terms: 1.10%, Premium CD, 5-year, \$500 min. deposit

Best APY for 12-month IRA: 0.20%, \$500 min.

Electronic check scanning on mobile devices: Yes

Game Changer: "Every new checking account comes with a 90-day free trial of Gen-Gold—a service which features discounts at more than 1,000 local businesses and on gift cards, world-wide travel, and hundreds of other retailers and services. It even has identity restoration services in the event

that you are involved in a data breach.”

—Melissa Rock, Marketing and Communications Officer, VP

PEOPLE'S UNITED BANK

peoples.com

Branches: 27; Non-customer ATM charge: \$3

Refund ATM surcharges: Yes, with some accounts
Checking account fee: \$10-\$30 depending on account, waived if you meet certain requirements

Highest savings account APY & terms: 0.35%

Premier Advantage Money Market Account, \$100,000 min.

Credit card APRs for A, B, C credit scores: 10.99% to 21.99%

Lowest 30-year fixed rate res. mortgage APR: 3.298%

Lowest res. mortgage APR & terms: 3.379%, 15-year fixed

Highest APY opportunity: 1.05%, Business Advantage CD

Highest CD APY & terms: 1.05%, Business Advantage CD

Electronic check scanning on mobile devices: Yes

ROCKLAND SAVINGS BANK

rocklandsavingsbank.com

Branches: 2; Non-customer ATM charge:

Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.25%, \$100,000 balance required

Credit card APRs for A, B, C credit scores: 0% Intro APR for the first 12 billing cycles, 10.99% - 20.99% after that

Highest APY opportunity: 2.05%, 4-year special, \$500 min.

Highest CD APY & terms: 2.05%, 4-year special, \$500 min.

Best APY for 12-month IRA: 0.25%, \$500 min.

SACO & BIDDEFORD SAVINGS

sbsavings.com

Branches: 8; Non-customer ATM charge: \$3.50

Refund ATM surcharges: No

Checking account fee: Several no fee options

Highest savings account APY & terms: 0.70% Youth Savings Account; 0.55% Mainly Preferred Savings, \$250,000 min.

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.625%

Lowest 30-year fixed rate res. mortgage APR: 4.316%

Lowest res. mortgage APR & terms: 3.988%, 15-year fixed

Highest APY opportunity: 1.86%, 5-year CD, \$500 min. deposit

Highest CD APY & terms: 1.86%, 5-year CD, \$500



**Family-Owned, Old World
Butcher Shop & Meat Market**

*Come find all the great flavors of
the holidays in one store!*

Voted “Best of the Best” Butcher shops
in Greater Portland for the Last Two years.

Open Daily 8am-6pm • 799-3374 • 101 Ocean Street, South Portland

Maria's Ristorante

— Portland's Traditional Italian Restaurant —



Christmas with
THE CROONERS
December 16
Dinner Show



Six Course Italian Dinner for Two
(Including a bottle of wine) \$29 Per Person

**Most romantic in the 1980s.
Most romantic now.**

Open Wednesday-Saturday | www.mariasrestaurant.com
337 Cumberland Avenue, Portland • 772-9232

Give a
Gift Certificate!

DOLLARS & SENSE

min. deposit

Best APY for 12-month IRA: 0.90%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: "We recently launched a Community Debit Card Program with five of our local school districts and with every non-ATM transaction, we'll donate a portion of the transaction fees to each of the school districts depending on the card you choose." –*Bob Quentin, President & CEO*

SANFORD INSTITUTION FOR SAVINGS

banksis.com

Branches: 8; **Non-customer ATM charge:** Yes

Refund ATM surcharges: Yes, with

Ultimate Checking

Checking account fee: No

Highest savings account APY & terms: 0.30%, Money Market, \$25,000 min. balance

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.0%

Lowest 30-year fixed rate res. mortgage APR: 4.034%

Lowest res. mortgage APR & terms: 3.474%, 15-year fixed

Highest APY opportunity: 1.87%, 5-year,

\$500 min. deposit

Highest CD APY & terms: 1.87%, 5-year,

\$500 min. deposit

Best APY for 12-month IRA: 0.10%, variable,

\$5,000 min. deposit

Electronic check scanning on mobile devices: Yes

"Game changer": "We still have a live person answering the phones during business hours—no more getting stuck in a queue or dealing with outsourced customer service." –*Deborah Mullen VP/Marketing Director*

SKOWHEGAN SAVINGS BANK

skowhegansavings.com

Branches: 15; **Non-customer ATM charge:** Yes

Refund ATM surcharges: No

Checking account fee: Free when you meet monthly balance requirements

Highest savings account APY & terms: 0.30%, Integrity Plus Money Market account, \$250,000+ balance

Credit card APRs for A, B, C credit scores: 12.99% to 23.99% Visa Bonus Rewards

Best APR for 60-month auto loan: N/A

Lowest 30-year fixed rate res. mortgage APR: 4.632%

Lowest res. mortgage APR & terms: 3.625%, 10-year

Highest APY opportunity: 1.10%, CD Special for Integrity Plus Customers only, \$500 min.

to open

Highest CD APY & terms: 1.10%, CD Special for Integrity Plus Customers only, \$500 min. to open

Best APY for 12-month IRA: 0.40% (2-year)

Electronic check scanning on mobile devices: Yes

TD BANK tdbank.com

Branches: 46; **Non-customer ATM charge:** \$3

Refund ATM surcharges: With certain accounts

Checking account fee: Free with \$100 min. balance (TD Convenience account); Free with \$2,500 min. balance (TD Premier account); \$5.99 (TD Simple account)

Highest savings account APY & terms: 0.75%, \$100,000 min. balance and qualified account activity

Credit card APRs for A, B, C credit scores: 13.99%, 18.99% or 23.99%

Best APR for 60-month auto loan: N/A

Lowest 30-year fixed rate res. mortgage APR: 4.00%

Lowest res. mortgage APR & terms: 3.550%, 15-year fixed HomeReady

Highest APY opportunity: 1.60%, TD Choice Promotional CD: 5 years with rate bump

(\$100,000+ balance), \$250 min deposit

Highest CD APY & terms: 1.60%, TD Choice Pro-



KITCHEN CHICKS

CATERING

FULL SERVICE EVENT PLANNING

207-985-0252

KITCHENCHICKS.COM

WEDDINGS 

CORPORATE 

SOCIAL 

motional CD: 5 years with rate bump
(\$100,000+ balance), \$250 min deposit
Best APY for 12-month IRA: 0.25%, \$250 min.
deposit
Electronic check scanning on mobile devices: Yes

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION

acadiafcu.org

Branches: 4; Non-customer ATM charge: \$1.50

Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.40%, Super Saver Account

Credit card APRs for A, B, C credit scores: As low as 10.90%

Best APR for 60-month auto loan: 3.29%

Lowest 30-year fixed rate res. mortgage APR: 5.64%, with 20% down payment

Lowest res. mortgage APR & terms: 5.30%, 10-year fixed, 20% down payment

Highest APY opportunity: 2.02%, 5-year fixed CD

Highest CD APY & terms: 2.02%, 5-year fixed

Best APY for 12-month IRA: 0.40%

Electronic check scanning on mobile devices: Yes

Game Changer: "We are member-owned, we know our members, and our goal is to help our members financially succeed." –David Desjardins, President/CEO

ATLANTIC REGIONAL FEDERAL CREDIT UNION atlanticregional.com

Branches: 4; Non-customer ATM charge: \$2.50

Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 1.00% Kasasa Savings with checking account

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 1.99%

Lowest 30-year fixed rate res. mortgage APR: 4.128%

Lowest res. mortgage APR & terms: 3.541%, 10-year fixed

Highest APY opportunity: 2.50% with Kasasa Checking

Highest CD APY & terms: 1.71%, 5-year, \$500





HARBOR STATE OF MIND

BREAKFAST | LUNCH | DINNER | BAR BITES | RAW BAR | COCKTAILS

THE NEW BLUEFIN RESTAURANT AT THE PORTLAND HARBOR HOTEL SERVES UP THE FRESHEST SEAFOOD AND SEASONAL FAVORITES IN CREATIVE WAYS THAT WILL PLEASE EVEN THE MOST DISCERNING MAINE FOODIE. DINE WITH US TODAY AND YOUR NEXT ADVENTURE MAY JUST BE YOUR NEXT DISH.

BREAKFAST	MONDAY - FRIDAY 6:30 AM - 10:30 AM SATURDAY & SUNDAY 7:00 AM - 11:00 AM
LUNCH	11:30 AM - 2:00 PM
DINNER	5:30 PM - 9:30 PM

468 FORE STREET | PORTLAND, MAINE | (207) 775-9090
PORTLANDHARBORHOTEL.COM



DOLLARS & SENSE

min. deposit

Best APY for 12-month IRA: 0.75%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

BANGOR FEDERAL CREDIT UNION

bangorfederal.com

Branches: 3; Non-customer ATM charge: \$3

Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.40%, Money Market account, \$25,000 min. balance

Credit card APRs for A, B, C credit scores: 7.9%-10.9%

Best APR for 60-month auto loan: 2.49% for a new car

Lowest 30-year fixed rate res. mortgage APR: 4.128%

Lowest res. mortgage APR & terms: 3.541%,

10-year fixed

Highest APY opportunity: 2.12%, 5-year Jumbo

CD, \$100,000 min. deposit

Highest CD APY & terms: 2.12%, 5-year Jumbo CD,

\$100,000 min. deposit

Best APY for 12-month IRA: 1.21%, \$100,000 min.

balance (2-year)

Electronic check scanning on mobile devices: Yes

CPORT CREDIT UNION cportcu.org

Branches: 4; Non-customer ATM charge: \$3

Refund ATM surcharges: Some

Checking account fee: No

Highest savings account APY & terms: 0.35%, Money Market Account, \$2,500 min.

Credit card APRs for A, B, C credit scores: 12.99%-17.99%

Best APR for 60-month auto loan: 1.85%

Lowest 30-year fixed rate res. mortgage APR: 4.50% (up to 15-years)

Lowest res. mortgage APR & terms: 3.99%, fixed, 5-year

Highest APY opportunity: 1.76%, 5-year CD

Highest CD APY & terms: 1.76%, 5-year

Best APY for 12-month IRA: 0.35%

Electronic check scanning on mobile devices: Yes

CUMBERLAND COUNTY CREDIT UNION myccfcu.com

Branches: 5; Non-customer ATM charge: No charge if part of the Surf Network

Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.55%, \$75,000 min. balance

Credit card APRs for A, B, C credit scores: 7.25%-

12.25%

Best APR for 60-month auto loan: 2.40% for new car

Lowest 30-year fixed rate res. mortgage APR: 4%

Lowest res. mortgage APR & terms: 3.250%

10-year fixed

Highest APY opportunity: 2.12%, 5-year, \$75,000



min. deposit

Highest CD APY & terms: 2.12%, 5-year, \$75,000

min. deposit

Best APY for 12-month IRA: 1.11%, \$75,000 min.

Electronic check scanning on mobile

devices: Yes

Game Changer: "We have four full-time loan officers dedicated to getting members qualified for loans." –Michelle Broderick, VP Marketing

INFINITY FEDERAL CREDIT UNION

infinityfcu.com

Branches: 4; Non-customer ATM charge: \$2.50

Refund ATM surcharges: Yes

Checking account fee: None with Step Up checking

Highest savings account APY & terms: 0.10% KISS

Money Market Account

Credit card APRs for A, B, C credit scores: As low as 8.90%

Best APR for 60-month auto loan: 3.24%

Lowest 30-year fixed rate res. mortgage APR: 4.063%

Lowest res. mortgage APR & terms: 3.485%,

15-year fixed

Highest APY opportunity: 2.32%, Jump Share Certificate, 10-year

Highest CD APY & terms: 2.32%, Jump Share Certificate, 10-year

Best APY for 12-month IRA: 1.26%

Electronic check scanning on mobile devices: Yes

Game Changer: "Our mission is to serve more members than any credit union in Maine."

–President/CEO, Elizabeth Hayes

MAINE SAVINGS FEDERAL CREDIT UNION mainesavings.com

Branches: 10; Non-customer ATM charge: Yes

Refund ATM surcharges: Yes, if qualified

Checking account fee: No

Highest savings account APY & terms: 0.5%, RedWallet Saver, \$10,000 min.

Credit card APRs for A, B, C credit scores: 9.99%-

18.00%

Best APR for 60-month auto loan: 3.09% for a new car

Lowest 30-year fixed rate res. mortgage APR: 4.128%

Lowest res. mortgage APR & terms: 3.541%,

10-year fixed

Highest APY opportunity: 1.81%, 5-year CD, \$500

min. deposit

Highest CD APY & terms: 1.81%, 5-year, \$500

min. deposit

Best APY for 12-month IRA: 0.60%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: "Our mobile banking app al-

lows you to apply and get approved for

certain loans without having to go into a

branch." –Marcel Blais, Chief Retail Officer

MAINE STATE CREDIT UNION

mainestatecu.org

Branches: 3; Non-customer ATM charge: Yes

Refund ATM surcharges: Yes between \$10-\$25 depending on your account

Checking account fee: None for the Basic Checking Account

Highest savings account APY & terms: 0.45%, \$100,000 min. balance

Credit card APRs: 9.99%-11.90%

Best APR for 60-month auto loan: 2.99%

Lowest 30-year fixed rate res. mortgage

APR: 4.066%

Lowest res. mortgage APR & terms: 2.919%,

10-year fixed

Highest APY opportunity: 2.00%, 5-year CD, \$500

min. deposit

Highest CD APY & terms: 2.00%, 5-year, \$500

min. deposit

Best APY for 12-month IRA: 0.50%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

MAINE SOLUTIONS FEDERAL CREDIT UNION: mesolutionsfcu.org

Branches: 19; Non-customer ATM charge: \$4

Refund ATM surcharges: With some accounts

Checking account fee: No if requirements are met

Highest savings account APY & terms: 0.15%, \$25,000 min. balance

Credit card APRs for A, B, C credit scores: 12.99% to 23.99% (Visa Rewards Card)

Best APR for 60-month auto loan: 2.750%

Lowest 30-year fixed rate res. mortgage APR: 3.694%

Lowest res. mortgage APR & terms: 2.92%, 10-year fixed

Local Lending. We Make It Easy

Find out for yourself why we closed more than **3 times** the number of mortgages compared to our nearest competitor in Kennebec County last year.

Now Open!

Come visit us
at our brand new
**Freeport Electronic
Banking & Loan Center.**

Travis Rowell, Residential & Consumer Lender
Bill Hill, Regional Vice President & Loan Officer
Liz Rogers, Office Administrator

With a combined **36 years**
of experience, two of our top
loan officers are here to help
you with all your lending needs.



181 Lower Main Street, Freeport
(207) 865-1550

www.KennebecSavings.Bank



Back Cove Women's Residential Program



Gender-Responsive
Addiction Treatment

•
Individual & Group
Therapy

•
Comprehensive
Assessments

•
Holistic Wellness
Services

CROSSROADS®

Fully immersing yourself in a peaceful, therapeutic environment where you can focus on your recovery and healing your mind, body and spirit is essential. The Back Cove Women's Residential Program and Recovery Center in Maine provides just the environment and care you need. This 30-day inpatient program reduces outside distractions and offers a safe, structured environment that provides a solid foundation for recovery.

Contact us today to learn more!
(855) 912-8130



Remember Who You Wanted To Be™
www.crossroadsme.org

DOLLARS & SENSE

Highest APY opportunity: 2.02%, 5-year CD, \$500 min. deposit

Highest CD APY & terms: 2.02%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: 0.45%

Electronic check scanning on mobile devices: Yes

Game Changer: "We absorb the initial deposit for youth accounts, meaning new members under 21 can open their first credit union accounts for free and begin developing good banking habits right away." —*Diana Garcia, President/CEO*

NORTHEAST CREDIT UNION necu.org

Branches: 5; **Non-customer ATM charge:** \$2

Refund ATM surcharges: Yes, if requirements are met

Checking account fee: None for some

Highest savings account APY & terms: 1.51%, various accounts

Credit card APRs for A, B, C credit scores: 9.99%-15.99%

Best APR for 60-month auto loan: 2.24%

Lowest 30-year fixed rate res. mortgage APR: 4.017%

Lowest res. mortgage APR & terms: 3.424%, 15-year fixed

Highest APY opportunity: 1.61%, CD/IRA

Highest CD APY & terms: 1.61%, 5-year, \$500 min. deposit

Best APY for 12-month IRA: 0.40%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: "We love our community and we show it with charitable efforts, hands-on community involvement, and financial contributions." —*Tim Collia, Northeast Credit Union President and CEO*

PEOPLES CHOICE CREDIT UNION

peopleschoicecreditunion.com

Branches: 4; **Non-customer ATM charge:** None for Credit Union customers

Refund ATM surcharges: No

Checking account fee: None

Highest savings account APY & terms: .40%, \$250,000 min. balance

Credit card APRs for A, B, C credit scores: 9.9%-13.9%

Best APR for 60-month auto loan: 2.59%

Lowest 30-year fixed rate res. mortgage APR: 4.059%

Lowest res. mortgage APR & terms: 3.601%, 15-year fixed

Highest APY opportunity: 2.22%, 60-month, \$75,000 min. balance

Highest CD APY & terms: 2.22%, 60-month, \$75,000 min. balance

Best APY for 12-month IRA: 2.22%, 60-month, \$75,000 min. balance

Electronic check scanning on mobile devices: Yes

Game Changer: We have all the financial serv-

es and convenience of big banking, with the benefits of responsible, community-driven decision-making. Profits stay in our community.” –Curt Carlson, Marketing Manager

TOWN & COUNTRY FEDERAL CREDIT UNION tcfcu.com

Branches: 6; Non-customer ATM charge: \$2

Refund ATM surcharges: Yes, up to \$25/month with Rewards Checking

Checking account fee: No

Highest savings account APY & terms: 0.15%, \$25 min. balance

Credit card APRs for A, B, C credit scores: 12.99% to 23.99%

Best APR for 60-month auto loan: 2.49% for a new car

Lowest 30-year fixed rate res. mortgage APR: 4.28%

Lowest res. mortgage APR & terms: 3.24%, 5-year fixed

Highest APY opportunity: 3.01%, up to \$10,000 with Rewards Checking

Highest CD APY & terms: 1.75%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: 0.70%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: “We’re the first credit union in the nation to launch an Alexa Skill, a voice-activated banking app that works with Amazon’s Alexa device.” –Linda Halleran, Public Relations & Communications Manager

UNIVERSITY CREDIT UNION ucu.maine.edu

Branches: 9; Non-customer ATM charge: \$2

Refund ATM surcharges: Yes, for some accounts

Checking account fee: None

Highest savings account APY & terms: 1.01% Kasasa Saver, \$15,000 min.

Credit card APRs for A, B, C credit scores: 8.99% to 15.99% for the Platinum card, from 10.99% to 17.99% for the Platinum Rewards card and from 10.99% to 17.99% for the Alumni Signature Rewards card

Best APR for 60-month auto loan: 2.99%

Lowest 30-year fixed rate res. mortgage APR: 4.213%

Lowest res. mortgage APR & terms: 3.343%, 10-year fixed

Highest APY opportunity: 3.01% Kasasa Cash up to \$10,000, no minimum

Highest CD APY & terms: 1.20%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: 0.3%, \$500 min. deposit

Electronic check scanning on mobile devices: Yes

Game Changer: “We just celebrated 50 years of service!” –Stephanie Beck, Marketing Manager

*All rates are subject to change. Please check with the relevant financial institution for the most current rates and offers. ■



Not using
3MTM ScotchtintTM
Window Film
can leave
quite an
impression.

3M Innovation

Sunlight can make a timeless design look old fast. 3M Scotchtint Window Film helps protect a room and its furnishings from the sun's harsh ultraviolet rays and intense heat. By installing Scotchtint Window Film, your furnishings will look good for years to come. For more information and a free estimate please call:

MAINE SUN SOLUTIONS • (207) 781-9917 • MESUN@MAINE.RR.COM

Maine Bitcoin LLC

Maine's
CRYPTOCURRENCY
connection!

Locations and more
information at
<https://maine-bitcoin.com>

