

THINKING OF A NEW BANK? SWITCH TO TD BANK.

Checking with just a \$100 minimum daily balance to avoid a monthly fee.

- FREE Debit Card On The Spot
- NO Monthly Fees for Debit Card Purchases
- FREE Online Banking & Bill Pay
- Live Customer Service 24/7

Trade-in your old bank today. We're open early and open late.



America's Most Convenient Bank®

1-888-751-9000 | www.tdbank.com

Money | BEST BANKS 2011
BEST REGIONAL BANK/EAST

LONGEST HOURS • LEGENDARY SERVICE • HASSLE-FREE BANKING

The Big Bank Theory

DOLLARS & SENSE

With so many banks and credit unions vying for your business, who are you going to choose in 2012?

FROM STAFF & WIRE REPORTS

Where you keep your money is more than a matter of convenience; it's about making an informed decision.

To help, we've called across the state to compile a snapshot of every bank and credit union who'd stand still just long enough for us to fire away with our questions. From ATM fees to mortgages and checking to CD accounts, here's a consumer portrait of Maine's financial institutions.

The following information was gathered via interviews and branch websites. It reflects our publication date and is subject to change. For updated information on rates and policies, contact your local bank and credit union branch.

BANKS

NORWAY SAVINGS BANK

Branches, 21; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$2; **Refund ATM surcharges**, Up to \$20 per statement cycle for Flexible and Full Solutions accounts; **Checking account fee**, No, with Free Solutions account.

Highest savings account APY & terms: 1.00%, Savings Solutions account, \$100,000 min. balance.

DECEMBER 2011 25

A Special Report from
Portland Magazine

1234 5678 9876 5432

1234 12/12

CARDHOLDER

DOLLARS & SENSE

Best APR for 60-month auto loan: 4.99%

Lowest 30-year fixed rate res. mortgage APR: 4.125%, one point.

Lowest residential mortgage APR & terms: 3.375%, 15-year term, one point.

Lowest commercial mortgage APR & terms: Based on individual business relationship variables.

Highest APY opportunity: 1.75%, Premium CD, 5-year term, \$500 min. to open.

Highest CD APY & terms: 1.75%, Premium CD, 5-year term, \$500 min. to open. Must open and maintain a Full or Flexible Solutions Checking account.

Best APY for 12-month IRA: 0.50%

Breakout advantage: "Norway Savings Bank is a strong, safe, and sound financial Maine community bank providing competitive products and services. In 2012, customers and prospects will be able to open deposit (as well as loan) accounts online from our new eBranch that we'll launch in January. We offer surcharge free ATM access to our customers through the Maine Cash Access Alliance of Maine community bank ATMs."

Karen Hakala, SVP Marketing

GORHAM SAVINGS BANK

Branches, 10; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, On select accounts; **Checking account fee,** No, with Essential Checking.

Highest savings account APY & terms: .30%, Go&Grow Savings, \$75,000 min. balance.

Credit card APR for A, B, C credit scores: As low as 9.9%.

Best APR for 60-month auto loan: 6.75%

Lowest 30-year fixed rate res. mortgage APR: 4.3973%

Lowest residential mortgage APR & terms: 3.5131%, 5/1 ARM.

Lowest commercial mortgage APR & terms: Varying terms apply.

Highest APY opportunity: 1.40%, BankingBenefits CD/IRA, 60-month term, \$500 min. to open.

Highest CD APY & terms: 1.40%, BankingBenefits CD/IRA, 60-month term, \$500 min. to open.

Best APY for 12-month IRA: .35%

Breakout advantage: "There's a lot more to a banking relationship than pricing. It's the type of advice that you get. Financial expertise. We pride ourselves by staying current with the economy."

Dan Hancock, Regional Bank Officer

ANDROSCOGGIN BANK

Branches, 13; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, No; **Checking account fee,** No.

Highest savings account APY & terms: .30%, Partners Savings, \$100,000 min. balance.

Best APR for 60-month auto loan: 6.091%

Lowest 30-year fixed rate res. mortgage APR: 4.147%

Lowest residential mortgage APR & terms: 3.39%, 5-year term.

Highest APY opportunity: 1.80%, Partners Plus CD, 5-year term, \$500 min. to open.

Highest CD APY & terms: 1.80%, Partners Plus CD, 5-year term. \$500 min. to open.

Best APY for 12-month IRA: .35%

Breakout advantage: "We're a local bank that's been around since the mid-to-late 1800s. Decisions are made locally. They aren't being made somewhere else; you can see the president of our company buying



groceries at the same grocery store as our customers."

Giselle St. Amand, Retail Manager

BANK OF AMERICA

Branches, 36; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, No; **Checking account fee,** No, with direct deposit and paperless statement with eBanking account.

Highest savings account APY & terms: .05%

Credit card rates for A, B, C credit scores: 10.99-20.99% APR

Best APR for 60-month auto loan: 2.74%

Lowest 30-year fixed rate res. mortgage APR: 4.102%

Lowest residential mortgage APR & terms: 3.221%, 5/1 ARM.

Highest APY opportunity: 2.41%, IRA/CESA CD, 120-month term, \$500,000 min. balance.

Highest CD APY & terms: 2.41%, CD, 120-month

term, \$500 to open, \$500,000 min. balance.

Best APY for 12-month IRA: .5%

Breakout advantage: "We provide a very strong mortgage sales force that can provide potential buyers with all the information they'll need. We have a very well educated sales force and 4,000 staff members around the country for people to interact with. Availability but also expertise."

Terry Francisco

Bank of America Spokesperson

BIDDEFORD SAVINGS

Branches, 6; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, Available with specific enrollment; **Checking account fee,** No, with Regular Checking.

Highest savings account APY & terms: .60%, \$100,000 min. balance.

Best APR for 60-month auto loan: 5.75%

Lowest 30-year fixed rate res. mortgage APR: 4.026%

Lowest residential mortgage APR & terms: 3.277%, 10-year term.

Highest APY opportunity: 1.97%, IRA, 5-year term, \$500 min. deposit.

Highest CD APY & terms: 1.97%, 5-year term, \$1,500 min. deposit.

Best APY for 12-month IRA: .65%

Breakout advantage: "It really comes down to our service. People have been here a long time; we're flexible. We make

all our decisions here. We give a lot back to the community, and our portfolio loans are more flexible for people with credit blemishes."

Jay St. John

SVP Residential & Consumer Lending

BAR HARBOR BANK & TRUST

Branches, 12; Minimum ATM withdraw, \$10-20; Non-customer ATM charge, Part of Maine Cash Access; **Refund ATM surcharges,** Up to \$25 per statement cycle; **Checking account fee,** No, with Free Simple Checking.

Highest savings account APY & terms: 1.50%, Health Savings account, \$250,000 min. balance.

Credit card APR for A, B, C credit scores: 9.99%-20.99%

Best APR for 60-month auto loan: 5.99%

Lowest 30-year fixed rate res. mortgage APR: 4.16%, one point.

Lowest residential mortgage APR & terms: 3.625%, 15-year term fixed rate, secondary market, one point.

705 employees.

159 years.

56 branches.

One promise.



You matter more.

Bangor Savings Bank was established in 1852 to serve the hardworking men and women in our own community.

Ever since, we have been dedicated to supporting the lives and livelihoods of our customers, our neighbors, and our employees—the people and businesses of Maine.

Thank you for your patronage.

Bangor
Savings Bank

You matter more.

OUR CITY... ..YOUR WAY!



SUBSCRIBE TO

PORTLAND™

New England's North Star

(207) 775-4339 • portlandmagazine.com

cPort Is Growing!

Building more convenience for you with our newest branch at 285 Forest Avenue in Portland!
(Near Baxter Boulevard)



The "c" is for convenience.

- ▶ free checking
- ▶ free debit card
- ▶ free mobile banking
- ▶ free online banking
- ▶ free bill pay
- ▶ free home check deposit
- ▶ free personal finance tools
- ▶ free ATM locations

cportcu.org
800-464-0253

Augusta: 399 Western Avenue
Portland: 50 Riverside Industrial Pkwy
Scarborough: 313 US Route 1



Federally insured by NCUA

cPort is an Equal Housing Lender



DOLLARS & SENSE

Highest APY opportunity: 2.01%, E-Choice Checking, for first \$10,000.

Highest CD APY & terms: 1.75%, 60-month term, \$500 min. deposit.

Best APY for 12-month IRA: .35%

Breakout advantage: "We survey our customers to see how we're doing. Time after time we get very high marks in areas of customer service and staff knowledge. Other banks say it they do it, and we have the statistics to back it up. We were just named

"Many credit unions are offering special fuel and/or energy loans to help keep staying warm affordable for thousands of Maine consumers."

*John G. Murphy, President & CEO
Maine Credit Union League*

one of the best places to work in Maine in 2011. We're very engaged in our community. Our customers really appreciate that about us."

Cathy Planchart, AVP of Corporate Communications and Community Relations

BANK OF MAINE

Branches, 33; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, Yes, with Promise Checking account; Checking account fee, No, with Promise Checking.

Highest savings account APY & terms: .10%, Statement Savings.

Lowest 30-year fixed rate res. mortgage APR: 3.805%
Lowest residential mortgage APR & terms: 3.125%,
5-year term.

Highest APY opportunity: 2.07%, CD, 5-year term.

Highest CD APY & terms: 2.07%, 5-year term,
\$20,000.01 min. balance.

Best APY for 12-month IRA: .50%

Breakout advantage: "We're a local community bank committed to incredible customer service and the best products for our customers. For example, we give \$250 to customers to open a Promise Checking account."

Willard Soper, President

BATH SAVINGS

Branches, 8; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking account fee, No, with e-statement.

Highest savings account APY & terms: .12%, Super Savings account, \$500 initial deposit.

Best APR for 60-month auto loan: 3.041%

Lowest 30-year fixed rate res. mortgage APR: 4.295%

Lowest residential mortgage APR & terms: 2.946%,
1-year term, ARM.

Highest APY opportunity: 1.26%, CD, 5.75-year term.

Highest CD APY & terms: 1.26%, 5.75-year term,
\$500 initial deposit.

Best APY for 12-month IRA: 0.16%

Breakout advantage: "We are a mutual savings bank, so we don't have stockholders. Our focus is on our customers. We are in the top ten percent of banks for safety and soundness according to Bauer Financial. We're a five star bank, and our mission is to provide exceptional service. We're local, and our decisions are local. We're good to do business with."

Barbara Gaul, VP Marketing

SACO & BIDDEFORD SAVINGS

Branches, 6; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$2-\$3; Refund ATM surcharges, No; Checking account fee, No, for most accounts.

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

Best APR for 60-month auto loan: 5.5%

Lowest 30-year fixed rate res. mortgage APR: 4.264%

Lowest residential mortgage APR & terms: 3.251%,
30-year term, ARM.

Highest APY opportunity: 1.71%, CD, 5-year term.

Highest CD APY & terms: 1.83%, 7-year term.

Best APY for 12-month IRA: .50%

Breakout advantage: "People who come here regard it as almost a social event. We know our customers by name, and we know their needs. We also give back to our community. We have no stockholders, so every decision we make



The Norway Savings Asset Management Group

Brittany Robidoux, Jonathan Cottrell, Jen Schumacher, Kurt Garascia and Lisa Rideout

We're your *local experts* in trust and investment management

You'll get the personal attention, customized plans and clear choices that simplify your life.

- Investment management
- Estate planning and trust services
- Financial advice
- Banking and credit services

Call us today to secure your financial future.



colorful
SOLUTIONS

1200 Congress Street, P.O. Box 8550 Portland, ME 04102
207.482.7920 • www.norwaysavingsbank.com

Norway Savings Asset Management Group is a division of Norway Savings Bank offering Investment Management, Estate and Trust Services, and Financial Advice. Investment Products are not FDIC insured, are not guaranteed by the Bank and may lose value.

Whatever your lifestyle, we have a checking account that fits!



The Account That Pays You

FAST LANE CHECKING

- ▶ Cash rewards up to \$5 per month for 20 debit card purchases.¹ Plus, a \$10 one-time bonus for direct deposit.²



Free ATMs Anywhere

ULTIMATE Checking

- ▶ A free checking account that earns interest on balances over \$2,500.³



Go Green

ULTIMATE-ECO Checking

- ▶ The optimal green option with free eStatements.



Plus, the
**SIS Debit
MasterCard®**
is "fee free"!

For more information, contact your local branch or go to banksis.com.

SIS *The Bank
That Listens*

207-324-2285 • 1-888-226-5747 • www.banksis.com

Sanford • Limerick • York • Springvale • So. Sanford
Buxton • Waterboro • Wells



Member FDIC



Member Bank



¹ We will pay \$0.25 per debit card purchase up to a maximum of \$5.00 per month. Limit one account per customer. No minimum balance required to maintain account. Earned cash amounts will be deposited on the last day of the current statement cycle. Must have eStatement only.

² Reward offer is available for new Fast Lane Checking accounts. To receive the \$10 direct deposit reward, a direct deposit must be established within 90 days of new account opening.

³ A balance of \$2,500.00 or more is required to earn interest. No minimum balance requirement to open account. Interest rate, annual percentage yield & offer are subject to change without notice. All other fees, such as wire transfers & stop payments remain in effect. Available to Personal Checking Accounts only.

DOLLARS & SENSE

needs to directly benefit our customers and employees. We're always at the top of the rate scale, and we're very generous when it comes to supporting non-profits. We'll make \$400,000 a year in community contributions."

Don Lauzier, VP Community Relations

KENNEBUNK SAVINGS

Branches, 14; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, Yes, with Breakaway Free Checking account; **Checking account fee,** No, with Breakaway Free Checking.

Highest savings account APY & terms: .20%, Breakaway Savings, \$5,000 min. balance.

Best APR for 60-month auto loan: 5.75%

Lowest 30-year fixed rate res. mortgage APR: 4.286%

Lowest residential mortgage APR & terms: 3.645%, 5-year term.

Lowest commercial mortgage APR & terms: Priced on deal.

Highest APY opportunity: 1.40%, CD / IRA

Highest CD APY & terms: 1.40%, 5-year term, \$500 min. deposit. Breakaway Free Checking account is required.

Best APY for 12-month IRA: .50%

Breakout advantage: "We're a local company; we're people who live, work, and bank here. We try to do the right thing for our neighbors and friends. We have no fees and refund ATM charges. We offer honest products."

Heather Harris, AVP Community Relations

BANGOR SAVINGS

Branches, 56; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$2-\$3; Refund ATM surcharges, Yes; **Checking account fee,** No, with Benefit Checking.

Highest savings account APY & terms: .20%, Benefit Savings, \$25,000 min. balance.

Credit card APR for A, B, C credit scores: 9.99%-20.99%

Best APR for 60-month auto loan: 4.54%

Lowest 30-year fixed rate res. mortgage APR: 4.17%

Lowest residential mortgage APR & terms: 3.35%, fixed rate, 10-year term.

Lowest commercial mortgage APR & terms: 4.625%, per \$500,000, 20-year term.

Highest APY opportunity: 2.46%, CD, 12-month term.

Highest CD APY & terms: 1.69%, 60-month term.

Best APY for 12-month IRA: .55%

Breakout advantage: "We offer a unique combination of service, a deep commitment to communities, and a set of products, services, and technologies that are equal to any much larger bank in the state. We are the largest independent, in-state bank."

Yellow Light Green, VP

(Continued on page 68)

The Portland Harbor Group at Morgan Stanley Smith Barney

Providing Strategies for Wealth Creation, Preservation and Distribution

- Estate Planning
- Trusts
- Wealth Advisory Services
- Retirement Planning
- Corporate & Business Retirement
- Executive Financial Services



STEVE GUTHRIE

Senior Vice President
Financial Advisor

DANA A. RICKER

Vice President
Financial Advisor
Financial Planning Specialist

LAUREN SCHAEFER-BOVE

Senior Registered Associate

DAVID M. MITCHELL

Vice President
Financial Advisor
Financial Planning Specialist

CHRISTOPHER G. ROGERS

Senior Vice President
Financial Advisor

**Morgan Stanley
Smith Barney**

A Morgan Stanley Company

100 Middle Street, 3rd Floor
Portland, ME 04101
theportlandharbargroup@mssb.com
www.morganstanley.com/fa/theportlandharbargroup
1-800-442-6722
207-771-0800

Morgan Stanley Smith Barney and its Financial Advisors do not provide tax or legal advice. Please consult your personal tax advisor regarding taxation and tax planning and your attorney for personal trusts. This material has been prepared for informational purposes only and is not an offer to buy or sell or a solicitation of any offer to buy or sell any security/instrument or to participate in any trading strategy.

© 2011 Morgan Stanley Smith Barney LLC. Member SIPC.

NY CS 6560211 01/11

DOLLARS & SENSE

The Big Bank Theory (continued from page 31)

CAMDEN NATIONAL BANK

Branches, 38; **Minimum ATM withdraw**, \$10-\$20; **Non-customer ATM charge**, \$3; **Refund ATM surcharges**, Yes; **Checking account fee**, No, with Free Student Checking; direct deposit required for Free Onward Solutions account.

Highest savings account APY & terms: .50%, Health Savings, \$15,000 min. balance.

Lowest 30-year fixed rate res. mortgage APR: 4.346%

Lowest residential mortgage APR & terms: 3.186%, 30-year term, 1/1 ARM.

Lowest commercial mortgage APR & terms: 3.186%, 30-year term, 1/1 ARM.

Breakout advantage: "Currently, our customers enjoy fee-free debit cards, free ATMs, the convenience of online and mobile banking, and 38 locations. We're proud to be an independent, Maine-based community bank that has been anchoring communities, enriching the lives of Maine people, and helping businesses since 1875."

Camden National Bank

"In 2010, [Maine banks] had \$10M in actual cash contributions to nonprofits."

*Chris Pinkham, President
Maine Bankers Association*

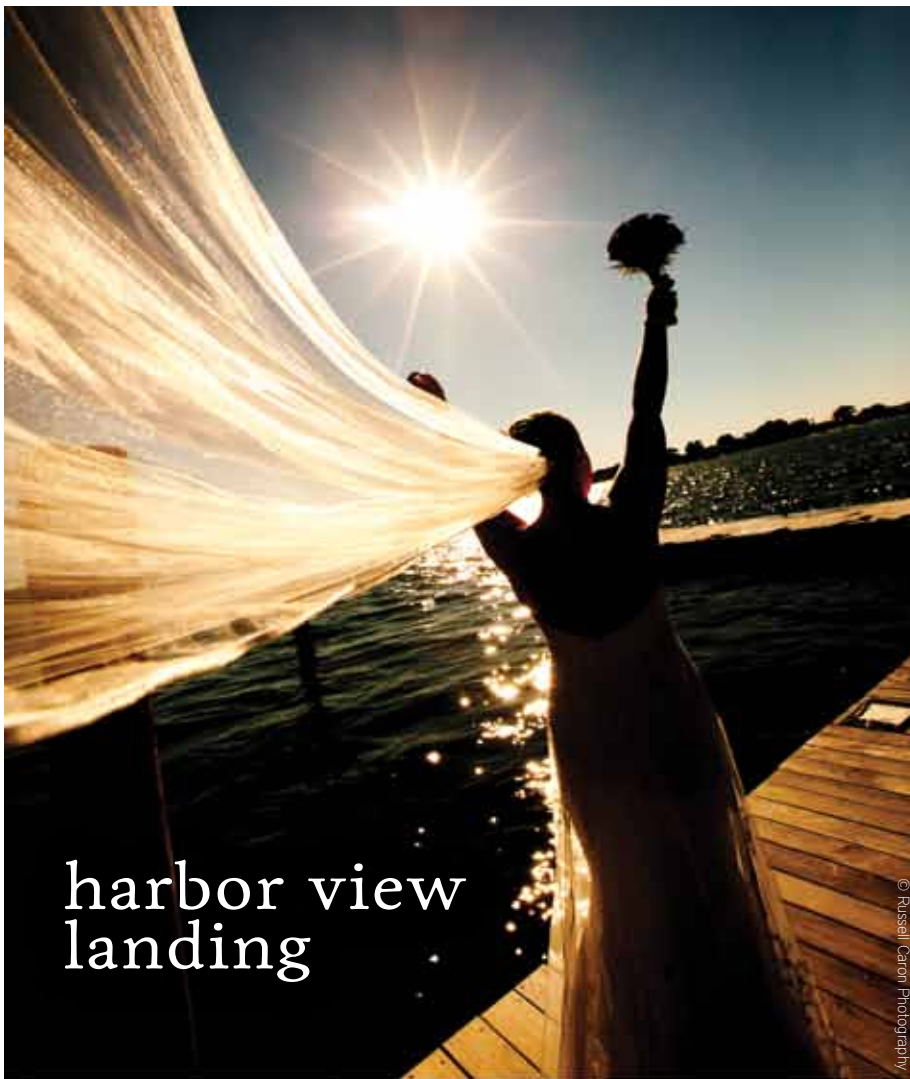
TD BANK

Branches, 54; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$2; **Refund ATM surcharges**, Yes; **Checking account fee**, Yes, \$100 min. balance for waiver.

Highest savings account APY & terms: .80%, \$1,000,000 min. balance.

Best APR for 60-month auto loan: 5.09%

Lowest 30-year fixed rate res. mortgage APR: 4.179%



harbor view
landing

© Russell Caron Photography

the
black tie
company

simply
REMARKABLE
events

www.theblacktieco.com
207-761-6665



© Alexandra Dally Clark



© Alexandra Dally Clark

MONEY NEVER REMAINS
JUST COINS AND PIECES
OF PAPER. MONEY CAN
BE TRANSLATED INTO THE
BEAUTY OF LIVING, A
SUPPORT IN MISFORTUNE,
AN EDUCATION OR
FUTURE SECURITY.
~ SYLVIA PORTER



Lewiston • Auburn • Portland • Brunswick • Gray • Jay • Lisbon Falls • So. Paris • Turner

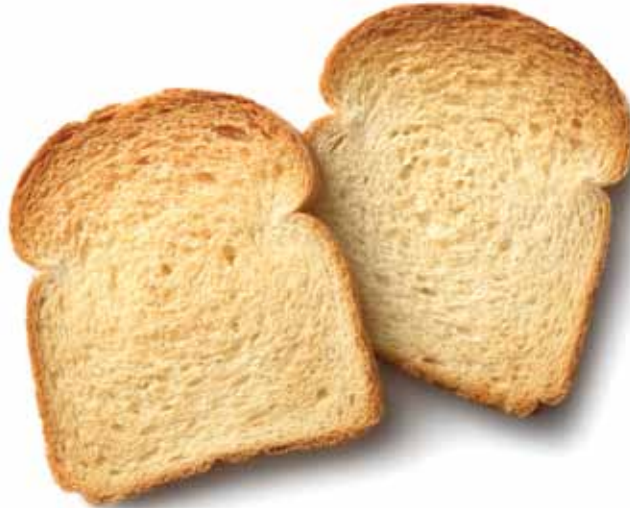
AndroscogginBank

- SBA Certified Lender
- Locally-Based Loan Decisions
- Cash Management for Business

It's Easy to Switch ~ Open Your New Account Now



With the Big Banks **you're TOAST!**



It used to be when you opened an account at a Bank you got a FREE Toaster and there were NO Fees. Not any longer. Now with the Big Banks you get fees for this and that, minimum required balances, restrictions on how and where you can do transactions. And on, and on.

At **PeoplesChoice Credit Union** we value our members and believe in No Checking or Debit User Fees, Low Rates and exceptional customer service.

Instead of offering less, we keep offering more. Free Checking. Mobile and Online Banking. e-Statements. No Fee, Low-APR Visa. Over 4,000 shared branches and 28,000 FREE ATM's nationwide.

Visit PeoplesChoiceME.org to see why PeoplesChoice should be your choice.



PeoplesChoice
CREDIT UNION

Have you **unbanked** today?



DOLLARS & SENSE

Lowest residential mortgage APR & terms: 3.185%, 1-year term, ARM.

Highest APY opportunity: .75%, Step-rate CD, 3-year term, \$250 min. to open.

Highest CD APY & terms: .174%, Step-rate CD, 7-year term, \$250 min. to open.

Best APY for 12-month IRA: .40%

Breakout advantage: "TD Bank offers a consistent, simple set of products and services to help manage their finances. We offer our customers more choices to tailor products that best suits the consumer's individual needs. Through more choices, TD Bank gives customers better value. In addition, we provide customers 24/7 access, either by phone, or online, and customers can speak with a TD Bank representative face-to-face through extended store hours—the most convenient hours of operation in the industry."

TD Bank

CREDIT UNIONS

TOWN & COUNTRY FEDERAL CREDIT UNION

Branches, 6; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$3; Refund ATM surcharges, Up to \$25 a statement cycle for Rewards Checking account; Checking account fee, No.

Highest savings account APY & terms: .15%

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

Best APR for 60-month auto loan: 2.49%, 49-63-month term.

Lowest 30-year fixed rate res. mortgage APR: 5.50%

Lowest residential mortgage APR & terms: 3.99%, 10-year term, fixed rate.

Highest APY opportunity: 3.01%, Rewards Checking account.

Highest CD APY & terms: 2%, 5-year term.

Best APY for 12-month IRA: .60%, \$500 min. balance.

Breakout advantage: "We have very convenient locations, and we're part of the shared branching network. We are very focused on our members' needs."

David Libby, President & CEO

UNIVERSITY CREDIT UNION

Branches, 5 and 2 campus branches; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$2; Refund ATM surcharges, Up to \$25 a statement cycle for RewardU Checking account; Checking account fee, No.

Highest savings account APY & terms: 1.01%, must be tied to RewardU Checking.

Best APR for 60-month auto loan: 4.47%

Lowest 30-year fixed rate res. mortgage APR: 4.355%

Lowest residential mortgage APR & terms: 3.504%,

oriental | contemporary | sisal | broadloom | appraisals | cleaning | padding



Bradford's
Rug Gallery



Royal Kazak

297 Forest Avenue Portland, ME


Monday through Saturday 9am to 5pm Just off I-295 Exit 6B
p: 207.772.3843 | f: 207.773.2849 | www.Bradfordsruggallery.com

Keeping our
Hometowns Strong

We're proud to offer Neighbor to Neighbor banking, connecting individuals, businesses and non-profits right here at home. With every eChecking NOW account we open, a \$25 donation is made to a local non-profit of your choice.

Together we have donated \$20,000 in 2011.

Bath Savings Institution
Since 1852

MEMBER FDIC  EQUAL HOUSING LENDER 1-800-447-4559

Bath • Boothbay Harbor • Brunswick • Damariscotta • Falmouth • Freeport • Portland • Yarmouth

Coming soon to South Portland

**Dr. Nancy Sargent
Dr. Irina Babayan**
are pleased to welcome new patients

Falmouth Family Dentistry



Creating Generations of Smiles

251 U.S. Route 1 • Falmouth, Maine 04105 • (207) 781-4216
Insurance Welcome • Convenient Hours Available



PORTLAND, MAINE

- PORTLAND'S PREMIER FISH MARKET
- GIFT CARDS FOR GIFT GIVING
- PARTY PLATTERS FOR HOLIDAY CHEER
- TRADITIONAL HOLIDAY SEAFOOD AVAILABLE
- WE PACK TO TRAVEL & SHIP NATIONWIDE
- WIDE VARIETY OF QUALITY FISH & SEAFOOD

HAPPY HOLIDAYS TO ALL!

(207) 775-0251 or (800) 370-1790

9 Custom House Wharf • Portland, Maine 04101

www.harborfish.com

Mon-Sat 8:30-5:50 Sun 9:00-3:00

DOLLARS & SENSE

10-year fixed rate.

Lowest commercial mortgage APR & terms: 4.125%, 7-year term, fixed rate.

Highest APY opportunity: 3.01%, RewardU Checking, balances up to \$10,000.

Highest CD APY & terms: 1.65%, 60-month term.

Best APY for 12-month IRA: .45%, \$500 min. balance.

Breakout advantage: "We offer a number of innovative products and services with lots of technology options. RewardU checking and Tunes Plus Checking are two very unique accounts. You can earn rewards from iTunes or amazon.com. We have a custom debit card. You can upload your own photo—it could be your dog or your family. You can even choose a USM Huskies card."

Joe Gervais, EVP

cPORT CREDIT UNION

Branches, 3; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$2; Refund ATM surcharges, Yes, for College Club members; Checking account fee, No.

Highest savings account APY & terms: .35%, Share Savings account, \$5 to open, \$100 min. to earn dividends.

Credit card APR for A, B, C credit scores: As low as 9.99%.

Best APR for 60-month auto loan: 2.99% with direct deposit pay.

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

Lowest residential mortgage APR & terms: 2.99% HELOC mortgage.

Highest APY opportunity: .65%, Money Market Plus account, \$100,000 min. balance.

Highest CD APY & terms: 2.10%, 60-month term.

Best APY for 12-month IRA: .35%

Breakout advantage: "cPort offers our members convenient online technology. Members can make deposits from home, check balances, use budgeting tools, transfer funds between accounts here and at other institutions, contact our service staff, receive customized account notifications by text and e-mail, and more without ever leaving home. Our mobile app offers account access from anywhere with a smart phone, and CU Phone offers account access from any touch tone phone. As a locally based credit union, we offer excellent, personalized service and the best rates possible for our members."

Laura Miller, Marketing Director

CUMBERLAND COUNTY FEDERAL CREDIT UNION

Branches, 5; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking

No fees when you use your debit card.
Free ATMs worldwide*. It may seem revolutionary,
but it's just the way we do business.



The trusted partner you need when it counts the most. That's what being a community bank is all about.

 **Camden National Bank**

Everyone needs an anchor.



 • 800.860.8821 • CamdenNational.com • Member FDIC

USE YOUR DEBIT CARD from Nov. 1st - Dec. 31st, 2011 and YOU'LL BE ENTERED TO WIN \$1,000.^^

*If another bank's ATM charges you a fee, simply accept it and we will reimburse your account. When you process an ATM transaction outside the United States, Puerto Rico or the U.S. Virgin Islands, we will refund ATM usage fees assessed if you bring us your ATM receipt showing the fee within 90 calendar days of the transaction. ^^For complete rules, please contact our Customer Assistance Center at 800-860-8821.



50 EXCHANGE STREET
PORTLAND, MAINE
207.761.4432
Custom designs our specialty

foliajewelry.com

DOLLARS & SENSE

account fee, No, with Share Draft checking.
Highest savings account APY & terms: .45%, \$75,000 min. balance.

Best APR for 60-month auto loan: 3.45%

Lowest 30-year fixed rate res. mortgage APR: 3.876%
Lowest residential mortgage APR & terms: 2.989%, 15-year term, fixed rate.

Highest APY opportunity: 2.22%, CD, 5-year term, \$50,000 min. balance.

Highest CD APY & terms: 2.22%, CD, 5-year term, \$50,000 min. balance.

Best APY for 12-month IRA: .80%, \$50,000 min. balance.

Breakout advantage: "We have a very solid member base, and we've been around since 1954. We also have a member rewards program that is linked to all of our accounts. We're also very good at helping members with lending and making sure we find the best loan for a member. If they don't have the best or very little credit, our lending team works very hard to get them a loan."

Michelle Broderick, VP Marketing

FIVE COUNTY CREDIT UNION

Branches, 14; **Minimum ATM withdraw,** \$5; **Non-customer ATM charge,** \$3; **Refund ATM surcharges,** No; **Checking account fee,** No.

Highest savings account APY & terms: .75%, SHIP account, \$5 to open, 90-day notice for withdrawals.

Credit card APR for A, B, C credit scores: 13.75%, 16.75%, and 18.75%.

Best APR for 60-month auto loan: 5.25%

Lowest 30-year fixed rate res. mortgage APR: 4.206%
Lowest residential mortgage APR & terms: 3.433%, 10-year term, fixed rate.

Highest APY opportunity: 2.02%, CD, 5-year term, \$100,000 min. balance.

Highest CD APY & terms: 2.02%, CD, 5-year term, \$100,000 min. balance.

Best APY for 12-month IRA: .55%

Breakout advantage: "Eight of our 14 locations and our call center are open until 8 p.m., Monday through Saturday, including most holidays. We're also the only institution in Maine using Personal Teller Machines and SmartOffice technology—at our Brunswick and Skowhegan branches."

Michael J. Foley

VP Sales & Business Development ■

Gillian Britt, on behalf of KEY BANK, declined to participate. **»» For more, including discussion about banks and credit unions, visit portlandmonthly.com portmag/2011/11/the-big-bank-theory-extras.**

Love low fees? The feeling is mutual!

Fee	Current Saco & Biddeford Savings	Average of Competing Banks	Average of Competing Credit Unions
ATM / Debit Card Rush Order	\$25.00	\$77.50	\$42.50
ACH Origination Overdraft	\$25.00	\$24.57	\$28.00
Stop Payment	\$20.00	\$24.71	\$21.25
Overdraft - Paid or Returned per item	\$25.00	\$29.57	\$28.50
Deposit Item Returned	\$5.00	\$9.43	\$11.63
Copy of a Paid Check	\$1.00	\$2.80	\$3.19

29 out of 30 of our fees are lower than the average of all local banks and credit unions.

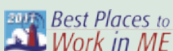
As a mutual community bank, Saco & Biddeford Savings doesn't answer to stockholders, we answer to you. Over 95% of our fees are lower than our competition*. That's what being Maine's oldest bank is all about.

*Fees from 15 competitors within 5 miles of our branch locations.



www.sbsavings.com
1-877-SACO-BID (722-6243)

SACO
BIDDEFORD
WESTBROOK
SCARBOROUGH
SOUTH PORTLAND
OLD ORCHARD BEACH



MEMBER FDIC  EQUAL HOUSING LENDER



Five County Credit Union, 1st in Maine to Install uGenius Video Banking System & SmartOffice Technology

“Oh No! It’s 5:00!” Do you need more time in your busy day to meet your banking needs? Do you like the idea of doing business with a local, Maine based institution? Are you looking for more? Five County Credit Union can offer you **True Convenience, because we’re here when you need us.**

True Convenience means having access to your financial institution’s full range of services when you need them and Five County Credit Union delivers. Five County has 8 branch locations and a local call center open until 8pm, 6 days a week, including most holidays. It’s true! With 14 locations in Maine, plus access to Five County through the shared branch network at thousands of locations nationwide, we’re easy to find. **True Convenience** also means free checking with no minimum balance requirement and no monthly debit card fees. It means the ability to open and fund a new account or apply for a loan online. It means locally funded and serviced mortgage and credit card programs. Perhaps you’re looking for a little more from your financial institution through its commitments to the communities it serves, not because it has to, but because it’s what a credit union is all about. Five County both raises and donates thousands each year to numerous organizations such as the Barbara Bush Children’s Hospital, Maine’s Special Olympics, Maine’s Credit Union’s Campaign to End Hunger, United Way, American Cancer Society and so many more local efforts. With our member’s and staff’s continued support and generosity, we have much more to give.

“More” from your financial institution also means a commitment to technology so that we may continue to provide our members with innovative products and services that only enhance our **True Convenience** philosophy. Five County is among the first in the nation to deploy Personal Teller Machine and SmartOffice Technology as a method of branching so that we may expand to new locations or where members need us. **If you live, work or worship in the counties of Androscoggin, Cumberland, Kennebec, Lincoln, Sagadahoc, Somerset, Waldo & Knox, come see what Five County can do for you!**



Scan the code to visit us online

Visit our new Smart-Branches in Brunswick & Skowhegan, Maine **1,800,750,0959**

We’re open ‘til 8pm

8 Locations Open ‘til 8pm & 6 other Branches Open to Serve You

- | | |
|------------|---------------------------|
| Bath | Rockland |
| Auburn* | Topsham* |
| Augusta* | Scarborough* |
| Brunswick* | Skowhegan* |
| Falmouth | Waterville* |
| Lewiston | Windham* |
| Lisbon | |
| Portland | *Open 8:30am-8pm, Mon-Sat |



Personal Teller Machine & Shared Branching Terminal

BANKS

KENNEBEC SAVINGS

Branches, 5; Refund ATM surcharges, Yes; Checking account fee: No.

Highest savings account APY & terms: Passport Savings, tiered rate.

Lowest 30-year fixed rate res. mortgage APR: 6%

Lowest residential mortgage APR & terms: 5.25%, 15-year term.

Highest APY opportunity: 1.75%, CD/IRA, 5-year term, \$500 min. investment.

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

Best APY for 12-month IRA: .45%

Breakout advantage: "Kennebec Savings Bank is committed to operating as a profitable, conservative mutual savings bank that: Serves as the primary bank of individuals, families, self-employed professionals and small-to-medium sized businesses in our market by satisfying their financial needs with personalized, quality service and up-to-date products and technology; Positively contributes to the quality of life in our Kennebec Valley communities; and offers a challenging and rewarding work environment to the KSB team of employees."

kennebecsavings.com

SANFORD INSTITUTION FOR SAVINGS

Branches, 9; Checking account fee, No.

Highest savings account APY & terms: .55%, Best Interest ECO-Savings, \$2,500 min. balance.

Best APR for 60-month auto loan: Rates, terms, and down payment requirements vary with the age and type of vehicle being purchased.

Lowest 30-year fixed rate res. mortgage APR: 4.036%

Lowest residential mortgage APR & terms: 3.564%, 15-year, fixed rate.

Highest APY opportunity: 2.75%, 10-year Silver Link CD.

Highest CD APY & terms: 2.75%, 10-year Silver Link CD.

Best APY for 12-month IRA: .30%, \$5,000 min. balance.

Breakout advantage: "SIS enjoys a long history of helping families and businesses achieve their financial goals. We are a full service bank committed to providing excellent service to individuals, families and small or large businesses. What sets us apart is our willingness to listen to customers' needs and our ability to make timely, local decisions to meet those needs." -banksis.com

PEOPLE'S UNITED BANK

Branches, 31; Refund ATM surcharges, Yes; Checking account fee: No.

Highest savings account APY & terms: .10%

Credit card APR for A, B, C credit scores: 13.99-18.99%

Lowest 30-year fixed rate res. mortgage APR: 4.012% with 25% down payment.

Lowest residential mortgage APR & terms: 3.621%, 15-year term.

Highest CD APY & terms: 1.01%, 1-year term, \$500 min. balance.

Breakout advantage: "A diversified financial services company founded in 1842, People's United Bank provides consumer, commercial, insurance, retail investment and wealth management and trust services to personal and business customers."

peoples.com

CREDIT UNIONS

CASCO BAY FEDERAL CREDIT UNION

Branches, 3; Checking account fee: No.

Highest savings account APY & terms: .30%, Health Savings, \$10,000.01 min. balance.

Best APR for 60-month auto loan: 2.99%

Highest APY opportunity: 2.02%, 60-month term, \$500 min. opening balance.

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

Best APY for 12-month IRA: .55%

Breakout advantage: "Because we're a not-for-profit institution, we can offer our members lower rates on loans and higher rates on savings. Members also take advantage of our investment consulting, credit counseling, and affordable insurance services. Auto loan customers even enjoy a free auto-buying consulting service that saves time, money, and headaches."

cascofcu.com

BANKS AND CREDIT UNIONS IN THEIR OWN WORDS

"Credit unions provide the same financial services as banks, including checking accounts, debit and credit cards, online banking and bill pay, IRAs, mortgages, and car loans. However, while banks are for-profit institutions, credit unions are not for profit. For this reason, while consumers who use a bank as their financial institution are called "customers", those who choose a credit union are called "members." As a member / owner, each member has an equal vote in electing a volunteer, unpaid board of directors. Since there are no stockholders, members receive higher rates on their savings accounts, lower rates on loans, fewer and lower service fees, as well as many other benefits.

"While the significantly lower, fewer or no fees compared to for-profit financial institutions are great reasons choose a Maine credit union, convenience is another strong benefit. Most Maine credit unions are part of Shared Branching, a service that allows

members the convenience of using other Maine credit unions, as well as credit unions across the country and even the world, just as if they were their own credit union. With more than 145 locations throughout Maine, and more than 4,400 branch locations across the country, credit unions have the fourth largest branch network in the country. Maine credit unions also take part in the SURF ATM Network, which allows members to use over 200 ATMs throughout the state for free.

"When someone joins a Maine credit union, they are both supporting a local business, as well as investing in their community. Credit unions live their people-helping-people philosophy every day and are committed to the communities in which they serve. The many causes credit unions support stretch far and wide, from educational programs such as Financial Literacy for Youth, to ongoing initiatives like Ending Hunger in Maine. They also go the extra mile to help their members. For example, with the winter season upon us, many credit unions are offering special fuel and / or energy loans to help keep staying warm affordable for thousands of Maine consumers."

-John Murphy, President, Maine Credit Union League

"Of the total 32 [Maine] retail banks, 19 are mutual banks (they have no stock holders). They take their retained earnings and put it back into the community. [Others were] created by people putting capital at risk, becoming stockholders, and if the bank was successful, they get paid dividends. People sort of look at banking as 'one,' when in reality they're multifaceted.

"When a bank goes to the Diebold Corp. and buys an ATM, by the time it's installed it's about \$100,000, and they pay the state \$5,000 in sales tax. When a credit union buys the same model ATM, they are exempt from paying sales tax, nor do they pay any state banks franchise taxes, nor do they pay any deferral income taxes.

"As an industry, we give back a ton of money to the community. Our numbers for 2010 had \$10M in actual cash contributions to Maine nonprofits, youth and senior citizens' charitable organizations. I know the credit unions do not give that level of money. And the reason we do it is because Norway Savings Bank isn't going to move to Iowa. They're staying here in Maine. They get to reinvest back into the community. It's their culture; it's what they do."

-Chris Pinkham, President, Maine Bankers Association