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The Big Bank Theory:

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FROM STAFF & WIRE REPORTS

As 2015 dawns, it's great to see Maine depositors in the driver's seat. Consider the banks and credit unions fighting for our business: 1) Just open an eChecking account at Bath Savings, and they'll donate \$25 to a charity of your choice. 2) Bankers' hours? At Five County Credit Union, nine locations are open six days a week, till 8 p.m. 3) At Key Bank of Maine, Key Privilege Accounts have no fee, free checks, and a free safe-deposit box. 4) At Bank of Maine, they have no account fees, period. Not only that, they want to pay you cash rewards. Set up an account, set up a direct deposit, pay five bills electronically, and swipe your debit card 10 times and earn \$150 cash in your account. If you don't like free money, stop reading right now.

ANDROSCOGGIN BANK
androscogginbank.com

Branches: 12; Minimum ATM withdraw: \$20; Non-customer ATM charge: \$3; Refund ATM surcharges: Yes, except with Blue Wave Basic account.

Checking account fee: \$5 for Blue Wave Basic account.

Highest savings account APY & terms: .07% with balance of \$100,000.

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

Best APR for 60-month auto loan: 7.85%

Lowest 30-year fixed rate res. mortgage APR: 4.148%

Lowest res. mortgage APR & terms: 3.290%, 15-year fixed.

Highest APY opportunity: 3%, high 5-year CD, minimum deposit \$2,500.

Highest CD APY & terms: 3%, high 5-year CD, minimum deposit \$2,500.

Best APY for 12-month IRA: 0.2%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "Our clients choose Androscoggin Bank because they get sage advice and results-driven solutions from smart, responsive bankers."
—Melissa Rock

AROOSTOOK COUNTY FEDERAL SAVINGS
yourhomebank.com

Branches: 2; Minimum ATM withdraw: \$20; Non-customer ATM charge: \$2; Refund ATM surcharges: Yes

Checking account fee: None with \$250 minimum balance; no minimum balance required for account holders 55 or older.

Highest savings account APY & terms: 0.15%, Passbook account, \$5 deposit to open.

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YES, all the time

Aroostook County Federal Saving
Bank of Maine
Bangor Savings
Bar Harbor Bank & Trust
Gorham Savings Bank
Kennebunk Savings
Norway Savings Bank
Northeast Bank
Atlantic Regional Federal Credit Union: Yes, up to \$20/month

YES, with some accounts

Androscoggin Bank
Bath Savings Institution
Key Bank
Lincoln Maine Federal Credit U.
Peoples United
Sanford Institution for Savings
TD Bank
CPort Credit Union
Town & Country Federal Credit Union
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DOLLARS&SENSE

Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 2.5%-6.5%
Lowest 30-year fixed rate res. mortgage APR: N/A
Lowest res. mortgage APR & terms: 2%, 6-month, adjustable up to 30-year.
Highest APY opportunity: 1.89%, 5-year CD.
Highest CD APY & terms: 1.89%, 5-year CD.
Best APY for 12-month IRA: 1.28%
Electronic check scanning on mobile devices: No
Breakout advantage: "We don't sell our loans to the secondary market; we keep all our loans in house."
-Iris Pelletier.

AUBURN SAVINGS BANK auburnsavings.com
Branches: 2; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** No
Checking account fee: No
Highest savings account APY & terms: Maestro Money Market 0.35% for \$200,000 minimum, checking account required.

Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 4.250% for a 2013+ vehicle; 4% with payment withdrawal from an Auburn Savings deposit account.
Lowest 30-year fixed rate res. mortgage APR: 4.550%
Lowest res. mortgage APR & terms: 3.710%, 15-year fixed.

Highest APY opportunity: 1.45%, 5-year special CD & IRA, minimum \$500 deposit.
Highest CD APY & terms: 1.45%, 5-year special CD & IRA, minimum \$500 deposit.
Best APY for 12-month IRA: 0.41%
Electronic check scanning on mobile devices: No
Breakout advantage: "We offer free checking accounts, no monthly service charge, and no minimum balances."
-Crystal McCormick.

BANGOR SAVINGS bangor.com
Branches: 57; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** Yes
Checking account fee: No
Highest savings account APY & terms: .08%, balance of \$25 or more.

Credit card APRs for A, B, C credit scores: 9.99%-20.99%
Best APR for 60-month auto loan: 3.88% for a new car.
Lowest 30-year fixed rate res. mortgage APR: 4.06%
Lowest res. mortgage APR & terms: 3.41%, 10-year fixed.
Highest APY opportunity: 1.26%, 5-year CD, as a Benefit Plus Customer.
Highest CD APY & terms: 1.26%, 5-year CD, as a Benefit Plus Customer.
Best APY for 12-month IRA: 0.10%, for balances \$25,000+.
Electronic check scanning on mobile devices: Yes
Breakout advantage: "We've got branches all over the state and all the large-bank capabilities, but we still have small-town service, wonderful online banking, and debit cards are free anywhere in the world because we'll refund any charge."
-Lillian Cote.

BANK OF AMERICA bankofamerica.com
Branches: 13; **Minimum ATM withdraw:** \$20; \$10 at Falmouth branch; **Non-customer ATM charge:** \$2.50;
Refund ATM surcharges: No
Checking account fee: None with \$300 balance; otherwise, \$5.

Highest savings account APY & terms: 0.03%, Rewards Money Market, minimum \$25 deposit.
Credit card APRs for A, B, C credit scores: 11.99% to 21.99%

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DOLLARS & SENSE

Best APR for 60-month auto loan: 2.34% for a new car; 2.49% for a used car.

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

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

Highest APY opportunity: 0.15%, 4-year CD.

Highest CD APY & terms: 0.15%, 4-year CD.

Best APY for 12-month IRA: 0.08%, minimum \$2,000 deposit.

Electronic check scanning on mobile devices: Yes

Breakout advantage: "Our purpose is to help connect our customers and clients to what matters most to them."

BANK OF MAINE thebankofmaine.com

Branches: 24; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Yes

Checking account fee: No

Highest savings account APY & terms: .05%, regular statement savings.

Credit card APRs for A, B, C credit scores: 9.99% to 20.99%

Best APR for 60-month auto loan: 5.5%

Lowest 30-year fixed rate res. mortgage APR: 4.19%

Lowest res. mortgage APR & terms: 3.48%, 15-year fixed.

Highest APY opportunity: 1.56%, 5-year CD.

Highest CD APY & terms: 1.56%, 5-year CD.

Best APY for 12-month IRA: .55%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "No account fees, period. And we have cash rewards. Set up an account, set up a direct deposit, pay five bills electronically, and swipe your debit card 10 times as credit transactions, and you'll see \$150 show up in your account."—Chad Daley

BAR HARBOR BANK & TRUST bhbt.com

Branches: 20; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** Yes

Checking account fee: None for Simple Choice Checking.

Highest savings account APY & terms: .07%, \$25 minimum deposit.

Credit card APRs for A, B, C credit scores: 9.99% to 20.99%

Best APR for 60-month auto loan: 4.99%

Lowest 30-year fixed rate res. mortgage APR: 4.167%

Lowest res. mortgage APR & terms: 3.504%, 15-year fixed.

Highest APY opportunity: 1.5%, 60+ month IRA.

Highest CD APY & terms: 1.5%, 5-year CD, \$500 minimum.

Best APY for 12-month IRA: .23%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We're in an extensive network of community banks so free ATMs are widely available. Our electronic check-scanning app for mobile devices is a great convenience considering the distance you may be from one of our branches."—Michelle Curtis

BATH SAVINGS INSTITUTION bathsavings.com

Branches: 9; **Minimum ATM withdraw:** \$5; **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** In some circumstances.

Checking account fee: None for regular account with \$100 balance; otherwise \$6.50.

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: 3.041%

Lowest 30-year fixed rate res. mortgage APR: 4.177%

Lowest res. mortgage APR & terms: 3.032%,

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DOLLARS & SENSE

Highest APY opportunity: 0.95%, 5.75-year CD.

Highest CD APY & terms: 0.95%, 5.75-year CD, minimum \$500 deposit.

Best APY for 12-month IRA: 0.20%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We like to help our customers as well as the community. When you open an eChecking account, we donate \$25 to a non-profit of your choice."—Debbie Anderson.

BIDDEFORD SAVINGS biddefordsavings.com

Branches: 6; **Minimum ATM withdraw:** \$20; **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: 0.30%

Credit card APRs for A, B, C credit scores: 13.99% to 17.99%

Best APR for 60-month auto loan: 3.5%

Lowest 30-year fixed rate res. mortgage APR: 4.184%

Lowest res. mortgage APR & terms: 3.289%, 15-year fixed.

Highest APY opportunity: 1.76%, 5-year CD, minimum \$1,500 deposit.

Highest CD APY & terms: 1.76%, 5-year CD, minimum \$1,500 deposit.

Best APY for 12-month IRA: 0.4%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "I believe we really try to strive for great customer service. The staff is really friendly."—Lisa Caldwell.

CAMDEN NATIONAL BANK

camdennational.com

Branches: 44; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** No

Checking account fee: \$8 for paper checking; none with \$500 balance; none for eChecking and Students.

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

Credit card APRs for A, B, C credit scores: 9.99% to 20.99%

Best APR for 60-month auto loan: 6%

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

Lowest res. mortgage APR & terms: 3.1%, 10-year fixed.

Highest APY opportunity: 1.56%, 5-year CD, \$500 minimum.

Highest CD APY & terms: 1.56%, 5-year, \$500 minimum.

Best APY for 12-month IRA: .15%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We have all the latest technology and branches from Kennebunk up the coast and inland to Lewiston/Auburn, Augusta, and Bangor."

GORHAM SAVINGS BANK

gorhamsavingsbank.com

Branches: 11; **Minimum ATM withdraw:** \$20 **Non-customer ATM charge:** \$2.95; **Refund ATM surcharges:** Yes

Checking account fee: \$5 for paper statements.

Highest savings account APY & terms: .25%, \$75,000 minimum.

Credit card APRs for A, B, C credit scores: 9.99% to 17.99%

Best APR for 60-month auto loan: 3.25% for a new car.

Lowest 30-year fixed rate res. mortgage APR: 4.04%

Lowest res. mortgage APR & terms: 2.99%, 10-year fixed.


Highest APY opportunity: 1.30%, 60-month CD, minimum \$500.0

Highest CD APY & terms: 1.30%, 60-month, minimum \$500.

Best APY for 12-month IRA: .40%

Electronic check scanning on mobile devices: Yes

(Continued on page 60)



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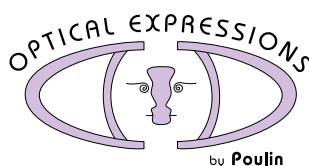
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DOLLARS & SENSE

The Big Bank Theory (continued from page 39)

Breakout advantage: "We have a smart phone app that's handing for transferring between accounts when you're traveling."—Anna Davis

KENNEBUNK SAVINGS
kennebunksavings.com

Branches: 13; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Yes
Checking account fee: No
Highest savings account APY & terms: 0.10%, \$5,000 minimum balance.

Credit card APRs for A, B, C credit scores: 9.99% to 20.99%

Best APR for 60-month auto loan: 4.79%

Lowest 30-year fixed rate res. mortgage APR: 4.041%

Lowest res. mortgage APR & terms: 3.322%, 15-year fixed.

Highest APY opportunity: 1.31%, 5-year IRA/CD.

Highest CD APY & terms: 1.31%, 5-year CD.

Best APY for 12-month IRA: 0.4%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "You get a bank where people know your name, but all the service of a big bank."

—Heather Harris.

KEY BANK keybank.com

Branches: 53; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$2.75; **Refund ATM surcharges:**

With some accounts.

Checking account fee: None for Privilege Checking.

Highest savings account APY & terms: .05%, for \$2,500 minimum.

Credit card APRs for A, B, C credit scores: 11.99% to 21.99%

Best APR for 60-month auto loan: 3.24%

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

Lowest res. mortgage APR & terms: 3.42%, 15-year fixed.

Highest APY opportunity: .69%, minimum deposit \$2,500.

Highest CD APY & terms: .85%, 5-year, minimum deposit \$100,000.

Best APY for 12-month IRA: 0.2%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "Key Privilege Accounts have no monthly fee, free checks, and a free safe deposit box."

—Sandy Walsh

NORWAY SAVINGS BANK
norwaysavingsbank.com

Branches: 24; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** Yes, up to \$20.

Checking account fee: No

Highest savings account APY & terms: .35%, IRA Savings account.

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

Best APR for 60-month auto loan: 2.99%

Lowest 30-year fixed rate res. mortgage APR: 4.282%

Lowest res. mortgage APR & terms: 3.431%, 15-year fixed.

Highest APY opportunity: .95%, 5-year CD/IRA.

Highest CD APY & terms: .95%, 5-year CD.

Best APY for 12-month IRA: .25%, Premium IRA.

Electronic check scanning on mobile devices: Yes

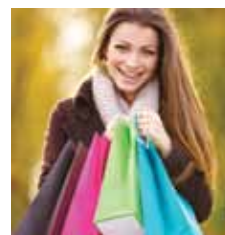
Breakout advantage: "We have one of the best locations for working with people and businesses in Western and Southern Maine. We offer the same technology

as a big bank, but we're a small bank."—Karen Hakala.

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DOLLARS & SENSE

NORTHEAST BANK northeastbank.com

Branches: 10; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$2.00; **Refund ATM surcharges:** Yes
Checking account fee: No

Highest savings account APY & terms: 0.35%, \$100,000 minimum balance.

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

Best APR for 60-month auto loan: 6.131%

Lowest 30-year fixed rate res. mortgage APR: 4.25%

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

Highest APY opportunity: 1.4%, 5-year CD.

Highest CD APY & terms: 1.4%, 5-year CD.

Best APY for 12-month IRA: 0.2%

Electronic check scanning on mobile devices: No

Breakout advantage: "Providing in-depth commercial lending solutions with unique expertise in SBA loan programs."

PEOPLE'S UNITED BANK peoples.com

Branches: 8; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** With some accounts.

Checking account fee: \$12; \$0 if 65 or older, minimum balance is maintained, or use of direct deposit.

Highest savings account APY & terms: 0.1% with \$10,000 minimum balance.

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

Best APR for 60-month auto loan: 7.49% for a new car.

Lowest 30-year fixed rate res. mortgage APR: 3.940%

Lowest res. mortgage APR & terms: 3.240%, 15-year fixed.

Highest APY opportunity: 1%, 5-year CD.

Highest CD APY & terms: 1.0%, 5-year%

Best APY for 12-month IRA: 0.3%

Electronic check scanning on mobile devices: Yes.

Breakout advantage: "At People's United Bank, we believe that, by offering empathy and expertise to our customers, giving back as partners in our communities, and valuing the know-how of our employees, we all succeed together."

SACO & BIDDEFORD SAVINGS

sbsavings.com

Branches: 6; **Minimum ATM withdraw:** \$5; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** No

Checking account fee: \$3, unless the minimum balance is maintained.

Highest savings account APY & terms: 0.4%, Mainly Preferred account, \$100,000 minimum.

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

Best APR for 60-month auto loan: 3.5% for a new car.

Lowest 30-year fixed rate res. mortgage APR: 4.175%

Lowest res. mortgage APR & terms: 3.337%, 15-year fixed.

Highest APY opportunity: 1.76%, 5-year CD.

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

Best APY for 12-month IRA: .45%

Electronic check scanning on mobile devices: No.

Breakout advantage: "Our branches open at 7:30 on Sunday mornings, and we have some very competitive savings products." -Cathy White

SANFORD INSTITUTION FOR SAVINGS

banksis.com

Branches: 8; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Yes, with Ultimate Checking.

Checking account fee: No

Highest savings account APY & terms: .08%, Money

Happy Holidays

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Jeanne Hulit, President of the Community Banking Division with her commercial team. (L-R) Lucas Takatsu, Daryl Wentworth, Sean Cameron, Gregory Corra, Tim Tower, Tim Michalak, and Jonathan Smith.



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Early Close (within 3 months)	\$10.00	\$11.00	\$21.50
Stop Payment	\$20.00	\$27.40	\$21.50
Dormancy Annualized	\$0	\$22.00	\$45.00
Money Orders	\$0.25	\$3.80	\$2.09

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DOLLARS & SENSE

Market savings, \$200,000 minimum balance.

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

Best APR for 60-month auto loan: 3.0%

Lowest 30-year fixed rate res. mortgage APR: 4.169%

Lowest res. mortgage APR & terms: 3.327%, 15-year fixed.

Highest APY opportunity: 2.27%, 10-year Silver Link CD III, \$10,000 minimum balance.

Highest CD APY & terms: 2.27%, 10-year Silver Link CD III, \$10,000 minimum balance.

Best APY for 12-month IRA: .04%, \$5,000 minimum.

Electronic check scanning on mobile devices: Yes

Breakout advantage: "You're always going to get a person when you call us, but we are up on all the latest electronic banking technology. The mobile apps are really handy." Rachel Perez.

TD BANK tdbank.com

Branches: 40; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** with certain accounts.

Checking account fee: Free with minimum \$100 balance.

Highest savings account APY & terms: .40%

Credit card APRs for A, B, C credit scores: 9.24% - 23.24%

Best APR for 60-month auto loan: 3.99%

Lowest 30-year fixed rate res. mortgage APR: 4.06%

Lowest res. mortgage APR & terms: 3.3%, 15-year fixed.

Highest APY opportunity: 1.25%, 7-year CD, minimum deposit \$250.

Highest CD APY & terms: 1.25%, 7-year CD, minimum deposit \$250.

Best APY for 12-month IRA: .25%, minimum deposit \$250.

Electronic check scanning on mobile devices: Yes

Breakout advantage: "Almost all of our branches all have Saturday and Sunday hours."

-Christina O'Brien

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION

acadiafcu.org

Branches: 5; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$1.50; **Refund ATM surcharges:** No. **Checking account fee:** No

Highest savings account APY & terms: .25%

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

Best APR for 60-month auto loan: 2.99%, 2007 car or newer.

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 CD.

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

Best APY for 12-month IRA: .40%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We get a lot of compliments because we really go out of our way for our members." -Linda Bechard

ATLANTIC REGIONAL FEDERAL CREDIT UNION atlanticregional.com

Branches: 4; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** Yes, up to \$20 per month.

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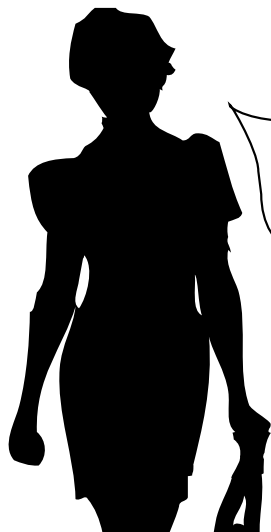

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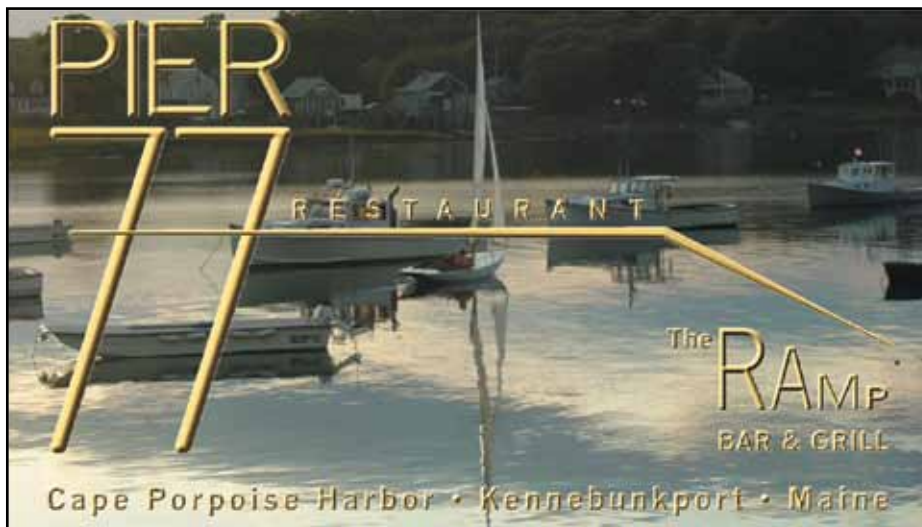


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DOLLARS & SENSE

Checking account fee: No

Highest savings account APY & terms: .10%

Credit card APRs for A, B, C credit scores: 9.99% to 22.99%

Best APR for 60-month auto loan: 2.74%

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

Lowest res. mortgage APR & terms: 2.40%, 7-year fixed.

Highest APY opportunity: 1.35%, 5-year Step-up CD/IRA.

Highest CD APY & terms: 1.35%, 5-year Step-up CD.

Best APY for 12-month IRA: 0.4%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "Our personal service." - Roger Sirois.

BANGOR FEDERAL CREDIT UNION

bangorfederal.com

Branches: 3; Minimum ATM withdraw: \$10; Non-customer

ATM charge: \$2.50; Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.25%, Money

Market account, \$25,000 minimum balance.

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

Best APR for 60-month auto loan: 3.49%, 2011

car or newer.

Lowest 30-year fixed rate res. mortgage APR: N/A

Lowest res. mortgage APR & terms: 3.75%, 20-year fixed.

Highest APY opportunity: 1.46%, 5-year Jumbo CD,

\$100,000 minimum balance.

Highest CD APY & terms: 1.46%, 5-year Jumbo CD,

\$100,000 minimum balance.

Best APY for 12-month IRA: 2.5%, \$25,000 minimum balance.

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We're in the Share network so you can access your account information from any credit union in the country. And we keep our loans in-house, so 20 years is our max." - Ray Bean

CPORT CREDIT UNION cportcu.org

Branches: 4; Minimum ATM withdraw: \$10; Non-customer

ATM charge: \$3; Refund ATM surcharges: Circumstantial.

Checking account fee: No

Highest savings account APY & terms: 0.4%, Money

Market Plus account, \$100,000 minimum balance.

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

17.99%

Best APR for 60-month auto loan: 2.99%

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

Lowest res. mortgage APR & terms: 3.125%,

15-year fixed.

Highest APY opportunity: 1.60%, 5-year classic

annual CD.

Highest CD APY & terms: 1.60%, 5-year classic

annual CD.

Best APY for 12-month IRA: 0.2%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We know most of our members by name and by face. People really enjoy the family feel they have when they come in." - Missy Tasker

CUMBERLAND COUNTY CREDIT UNION

cumberlandcountycu.com

Branches: 5; Minimum ATM withdraw: \$20; Non-customer

ATM charge: Depends on the ATM location; Refund

ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.3%, \$75,000

minimum balance.

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

Best APR for 60-month auto loan: 2.45%, New/Used car

under 5 years old.

Lowest 30-year fixed rate res. mortgage APR: 4.074%

Lowest res. mortgage APR & terms: 3.167%, 10-years fixed.

Highest APY opportunity: 1.87%, 5-year CD/IRA, \$75,000 minimum deposit.

Highest CD APY & terms: 1.87%, 5-year CD, \$75,000 minimum deposit.

Best APY for 12-month IRA: 0.65%

Electronic check scanning on mobile devices: No

Breakout advantage: "We're a credit union so we're not for profit."-Debbie Martin.

FIVE COUNTY CREDIT UNION

fivecounty.com

Branches: 15; **Minimum ATM withdraw:** as low as \$5 depending on location; **Non-customer ATM charge:**

\$3; **Refund ATM surcharges:** No

Checking account fee: No

Highest savings account APY & terms: .15% with no minimum balance; .25% with \$5,000 minimum balance.

Credit card APRs for A, B, C credit scores: 13.75% to 19.9%

Best APR for 60-month auto loan: As low as 2.5%.

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

Lowest res. mortgage APR & terms: 3.125%, 10-year fixed.

Highest APY opportunity: 1.06%, 5-year CD, \$100,000 minimum balance.

Highest CD APY & terms: 1.06%, 5-year CD, \$100,000 minimum balance.

Best APY for 12-month IRA: .35%, \$100,000 minimum balance.

Electronic check scanning on mobile devices: No

Breakout advantage: "We have nine locations and a full-service call center that are open six days a week, Monday through Saturday, until 8:00 p.m., and this includes most holidays."-Mike Foley

KV FEDERAL CREDIT UNION kvfcu.org

Branches: 2; **Minimum ATM withdraw:** \$5; **Non-customer ATM charge:** \$1; **Refund ATM surcharges:** No

Checking account fee: No

Highest savings account APY & terms: .15%, \$2,500 minimum balance.

Credit card APRs for A, B, C credit scores: 11.9% to 15.9%

Best APR for 60-month auto loan: 3.49%

Lowest 30-year fixed rate res. mortgage APR: 4.2%

Lowest res. mortgage APR & terms: 2.99%, 10-year fixed.

Highest APY opportunity: 1.85%, 5-year CD.

Highest CD APY & terms: 1.85%, 5-year CD.

Best APY for 12-month IRA: 0.4%

Electronic check scanning on mobile devices: No

Breakout Advantage: "More of a personal feel—we know our members by name."- Jake Rollins.

LINCOLN MAINE FEDERAL CREDIT UNION

lincolmainefcu.com

Branches: 1; **Minimum ATM withdraw:** \$1; **Non-customer ATM charge:** \$1.50; **Refund ATM surcharges:** Yes

Checking account fee: No

Highest savings account APY & terms: .25%

Credit card APRs for A, B, C credit scores: 7.9%-18%

Best APR for 60-month auto loan: 2.99%

Lowest 30-year fixed rate res. mortgage APR: N/A

Lowest res. mortgage APR & terms: 4.75%, 0-15 years fixed.

Highest APY opportunity: 1.75%, 5-year CD.

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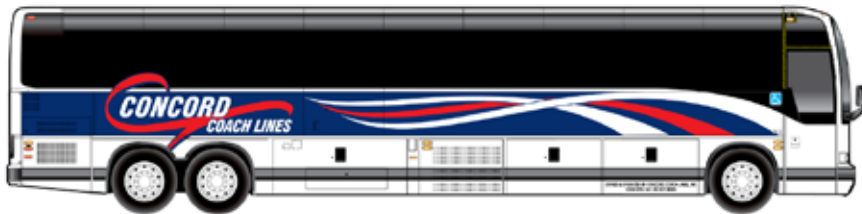
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DOLLARS&SENSE

Highest CD APY & terms: 1.75%, 5-year CD.

Best APY for 12-month IRA: N/A

Electronic check scanning on mobile devices: Yes

Breakout advantage: We keep our mortgages in-house, which is one reason people come to us; it's a personal service."—Wendy Oldenburgh

LISBON COMMUNITY FEDERAL CREDIT UNION
lisboncu.org

Branches: 2; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** Circumstantial; **Refund ATM surcharges:** No

Checking account fee: None with \$300 balance.

Highest savings account APY & terms: .35%, with Money Market account, \$100,000 minimum balance.

Credit card APRs for A, B, C credit scores: From 13.90%.

Best APR for 60-month auto loan: 3.5%, 2011 cars or newer.

Lowest 30-year fixed rate res. mortgage APR: 4.072%

Lowest res. mortgage APR & terms: 3.372%, 15-year fixed.

Highest APY opportunity: 1.510%, 5-year CD.

Highest CD APY & terms: 1.51%, 5-year CD, \$1,000 minimum.

Best APY for 12-month IRA: .45%

Electronic check scanning on mobile devices: No

Breakout advantage: "We have Saturday hours and we're proud of our customer service. You won't get a voice recording when you call unless we're closed!"—Sarah Wellington.

PEOPLESCHOICE CREDIT UNION
peopleschoicecreditunion.com

Branches: 4; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** No

Checking account fee: \$5.95; \$0 with e-pay of three bills per month.

Highest savings account APY & terms: 0.5%, Money Market savings, \$250,000 minimum balance.

Credit card APRs for A, B, C credit scores: 9.9% to 29.99%

Best APR for 60-month auto loan: 3.29%

Lowest 30-year fixed rate res. mortgage APR: 2.39% (36 months).

Lowest res. mortgage APR & terms: 3.50%, 15-year fixed

Highest APY opportunity: 2.78%, 10-year CD, \$500 minimum balance.

Highest CD APY & terms: 2.78%, 120-month CD, \$500 minimum balance.

Best APY for 12-month IRA: 0.5%, \$75,000 minimum.

Electronic check scanning on mobile devices: No.

Breakout advantage: "We're competitive with our rates, we have no fees on our loans, and we have no-fee Visa, which is hard to find."—Nancy Greenleaf.

TOWN & COUNTRY FEDERAL CREDIT UNION
tfcu.com

Branches: 6; **Minimum ATM withdraw:** \$1; **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** Yes, with Rewards Checking.

Checking account fee: No

Highest savings account APY & terms: .15%, \$25 minimum deposit.

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

Best APR for 60-month auto loan: 2.49% for new car; 2.99% for used car.

Lowest 30-year fixed rate res. mortgage APR: 4.5%

Lowest res. mortgage APR & terms: 3.99% 15-year fixed

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

Highest CD APY & terms: 1.5%, 5-year CD.

Best APY for 12-month IRA: 0.5%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We find that people are really glad to have their mortgage held by their own bank where they can walk right in and talk to us. The level of complaints about by the giant national lenders has really gone up."—Mike Martin

UNIVERSITY CREDIT UNION
ucu.maine.edu

Branches: 8; Minimum ATM withdraw: \$5, or 20; Non-customer ATM charge: \$2; Refund ATM surcharges: In some circumstances.

Checking account fee: No

Highest savings account APY & terms: .76%, RewardU Saver, up to \$15,000.

Credit card APRs for A, B, C credit scores: 7.99% to 17.99%; 3.99% APR intro rate on balance transfers.

Best APR for 60-month auto loan: 3.74%, \$7,500 minimum loan amount, and a monthly payment of \$18.30 per \$1,000.

Lowest 30-year fixed rate res. mortgage APR: 4.229%

Lowest res. mortgage APR & terms: 3.251%, 10-year fixed.

Highest APY opportunity: 1.20%, 5-year CD/IRA.

Highest CD APY & terms: 1.20%, 5-year CD.

Best APY for 12-month IRA: 0.3%

Electronic check scanning on mobile devices: Yes

Breakout advantage: "We're local, and not-for-profit while also having the ability to serve members across the U.S. We have cutting edge technology to make banking easier."—Amy Irish ■

—Research by Cody Marcroft

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