

# Life is full of exceptional moments. *Your business relationships should be too.*

When someone believes in you, fights for you, and chooses to walk with you, you experience friendship, and that can make a big difference.

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# Money Makeover

Maine banks and credit unions are anxious to win you over. Pull up a chair and get to know them.

FROM STAFF & WIRE REPORTS

Some banks make change, the best make changes. As 2016 looms, here's an impressive array of Maine's financial institutions, their services made ready at a glance. TD Bank, for example, is throwing its doors open on Sundays in and around Portland. On other nights, they're open till 7 p.m. Isn't it nice to feel needed? Read what the others are doing for you, below:

#### ANDROSCOGGIN BANK

[androscogginbank.com](http://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:** No when minimum deposit requirements are met.

**Highest savings account APY & terms:** .03% with \$25,000 balance

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

**Best APR for 60-month auto loan:** 7.85%

**Lowest 30-year fixed rate res. mortgage APR:** 4.0%

**Lowest res. mortgage APR & terms:** 15-yr Wealth Builder with 2-tier fixed rates 1.75%/5%, or 2.28% average over the life of the loan

**Highest APY opportunity:** .85%, high 5-year CD, Minimum deposit: \$500

**Highest CD APY & terms:** .85%, high 5-year CD, Minimum deposit: \$500.

**Best APY for 12-month IRA:** .25%

**Electronic check scanning on mobile devices:** Yes

**AROOSTOOK COUNTY FEDERAL SAVINGS**  
[yourhomebank.com](http://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 min. for account holders 55 or older

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

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

**Best APR for 60-month auto loan:** 2.95%

**Lowest 20-year fixed rate res. mortgage APR:** 5.75%

**Lowest res. mortgage APR & terms:** 4%, 3-year ARM

**Highest APY opportunity:** 1.89%, 5-year CD

**Highest CD APY & terms:** 1.89%, 5-year CD

**Best APY for 12-month IRA:** 1.25%

## DOLLARS & SENSE

Electronic check scanning on mobile devices: No

### AUBURN SAVINGS BANK [auburnsavings.com](http://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: Money Market 0.35% for \$200,000 minimum.

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

Best APR for 60-month auto loan: 4.25%

Lowest 30-year fixed rate res. mortgage APR: 4.417%

Lowest res. mortgage APR & terms: N/A

Highest APY opportunity: .85%, 5-yr. CD, min. \$500

Highest CD APY & terms: .85%, 5-yr., min. \$500

Best APY for 12-month IRA: 0.25%

Electronic check scanning on mobile devices: No

### BANGOR SAVINGS [bangor.com](http://bangor.com)

Branches: 61; Minimum ATM withdraw: \$20;

Non-customer ATM charge: \$3.50;

Refund ATM surcharges: Yes. Checking account fee: No

Highest savings account APY & terms: .08%,

minimum \$25,000 balance

Credit card APRs for A, B, C credit scores: 9.99%-23.99%

Best APR for 60-month auto loan: 4.0% for a new car.

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

Lowest res. mortgage APR & terms: 3.28% 10-year

Highest APY opportunity: 1.25%, 5-year CD, \$500 min.

Highest CD APY & terms: 1.25%, 5-year, \$500 min.

Best APY for 12-month IRA: 0.10%, \$25,000 min.

Electronic check scanning on mobile devices: Yes

### BANK OF AMERICA [bankofamerica.com](http://bankofamerica.com)

Branches: 98 in Maine; 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: 0.08%, Rewards Money Market, minimum \$100,000 deposit.

Credit card APRs for A, B, C credit scores: 10.99% - 22.99%

Best APR for 60-month auto loan: 2.24%

Lowest 30-year fixed rate res. mortgage APR: 4.109%

Lowest res. mortgage APR & terms: 3.167%, 5/1 ARM

Highest APY opportunity: 0.15%, 5-year CD,

\$1,000 min.

Highest CD APY & terms: .15% 5-year, \$1,000 min.

Best APY for 12-month IRA: 0.07%, \$2,000 min.

Electronic check scanning on mobile devices: Yes

### BANK OF MAINE- ACQUIRED BY CAMDEN NATIONAL BANK ON OCTOBER 15 - SEE [CAMDEN NATIONAL BANK](http://CAMDEN NATIONAL BANK)

### BAR HARBOR BANK & TRUST [bhbt.com](http://bhbt.com)

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

Checking account fee: No for some accounts

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

Credit card APRs for A, B, C credit scores: 11.99% - 22.99%

Best APR for 60-month auto loan: 4.99%

Lowest 30-year fixed rate res. mortgage APR: 4.103%

Lowest res. mortgage APR & terms: 3.127%, 3/1 ARM.

Highest APY opportunity: 1.85%, 60-month CD, with

BHBT checking acct. & \$25,000 min.

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

Best APY for 12-month IRA: .25%

Electronic check scanning on mobile devices: Yes

### BATH SAVINGS INSTITUTION [bathsavings.com](http://bathsavings.com)

Branches: 9; Minimum ATM withdraw: \$5;

Non-customer ATM charge: \$2; Refund ATM surcharges: In some circumstances.

Checking account fee: None for certain accounts

Highest savings account APY & terms: 0.12%

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: 4.051%

Lowest res. mortgage APR & terms: 3.186%, 5-yr. ARM

Highest APY opportunity: 0.95%, 5.75-year CD

Highest CD APY & terms: 0.85%, 5-year

Best APY for 12-month IRA: .15%

Electronic check scanning on mobile devices: Yes

### BIDDEFORD SAVINGS [biddefordsavings.com](http://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: .25%, \$100,000 minimum balance

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

Best APR for 60-month auto loan: 3.5%

Lowest 30-year fixed rate res. mortgage APR: 4.038%

Lowest res. mortgage APR & terms: 3.25%, 15-year fixed

Highest APY opportunity: 1.81%, 5-year CD



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Mary Leavitt, Brittany Robidoux, Jake Ouellette, Jennifer Schumacher, Kurt Garascia, Brian Bernier, Lisa Rideout

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## DOLLARS & SENSE

Highest CD APY & terms: 1.81%  
Best APY for 12-month IRA: .45%  
Electronic check scanning on mobile devices: Yes

**CAMDEN NATIONAL BANK** [camdennational.com](http://camdennational.com)  
Branches: 65; Minimum ATM withdraw: \$20; Non-customer ATM charge: \$3.50; Refund ATM surcharges: No  
Checking account fee: none with most accounts.  
Highest savings account APY & terms: 0.10%, \$25 minimum balance  
Credit card APRs for A, B, C credit scores: 9.99% to 23.99%  
Best APR for 48-month auto loan: 4%  
Lowest 30-year fixed rate res. mortgage APR: 4.065%  
Lowest res. mortgage APR & terms: 3.484%, 15-yr. fixed.  
Highest APY opportunity: 1.05%, 5-year CD, \$500 min.  
Highest CD APY & terms: 1.05%, 5-year, \$500 min. (Special through 12/31/15: 1.85%, \$5,000 min.)  
Best APY for 12-month IRA: .15%  
Electronic check scanning on mobile devices: Yes

**GORHAM SAVINGS BANK** [gorhamsavingsbank.com](http://gorhamsavingsbank.com)  
Branches: 12; Minimum ATM withdraw: \$20 Non-customer ATM charge: \$2.95; Refund ATM surcharges: Yes  
Checking account fee: No for some accounts; \$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: 2.875% for a new car.  
Lowest 30-year fixed rate res. mortgage APR: 4.045%  
Lowest res. mortgage APR & terms: 3.293%, 5-year fixed.  
Highest APY opportunity: 1.30%, 5-year CD, min. \$500  
Highest CD APY & terms: 1.30%, 5-year, minimum \$500  
Best APY for 12-month IRA: .40%, minimum \$500  
Electronic check scanning on mobile devices: Yes

**KENNEBUNK SAVINGS** [kennebunksavings.com](http://kennebunksavings.com)  
Branches: 17; 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-yr. IRA/CD, \$500 minimum  
Highest CD APY & terms: 1.31%, 5-year CD, \$500 min.  
Best APY for 12-month IRA: .40%, \$500 minimum  
Electronic check scanning on mobile devices: Yes

**KEY BANK** [keybank.com](http://keybank.com)  
Branches: 53 (in Maine); 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: .10%, \$25,000 min.  
Credit card APRs for A, B, C credit scores: 11.99% to 21.99%  
Best APR for 60-month auto loan: 3.59%  
Lowest 30-year fixed rate res. mortgage APR: 4.07%  
Lowest res. mortgage APR & terms: 3.19% 5-year  
Highest APY opportunity: 5-year CD, .85%, min. \$100,000  
Highest CD APY & terms: .85%, 5-year, min. \$100,000  
Best APY for 12-month IRA: 0.2%  
Electronic check scanning on mobile devices: Yes

**MACHIAS SAVINGS BANK** [machiassavings.com](http://machiassavings.com)  
Branches: 18; Minimum ATM withdraw: \$10; Non-customer

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Whatever you want out of life,  
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Total Family Wealth Management



**Christopher G. Rogers**

Senior Vice President, Investments  
[christopher.rogers@raymondjames.com](mailto:christopher.rogers@raymondjames.com)

**Lauren A. Schaefer-Bove**

Senior Registered Sales Associate  
[lauren.schaeferbove@raymondjames.com](mailto:lauren.schaeferbove@raymondjames.com)

**Shannon McGuigan**

Senior Registered Sales Associate  
[shannon.mcguigan@raymondjames.com](mailto:shannon.mcguigan@raymondjames.com)

**David M. Mitchell**

Vice President, Investments  
[david.mitchell@raymondjames.com](mailto:david.mitchell@raymondjames.com)

**Claire R. Cooney, CFP®**

Financial Planning Associate  
[claire.cooney@raymondjames.com](mailto:claire.cooney@raymondjames.com)

**Stephen Guthrie**

Senior Vice President, Investments  
[steve.guthrie@raymondjames.com](mailto:steve.guthrie@raymondjames.com)

**Dana A. Ricker**

Vice President, Investments  
[dana.ricker@raymondjames.com](mailto:dana.ricker@raymondjames.com)

Two Portland Square, 7th Floor // Portland, ME 04101  
Phone: 207.771.1800 // Toll-Free: 866.680.1196 // Fax: 207.253.5480

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**You matter more.**

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Bangor Savings Bank received the highest numerical score among retail banks in the New England region in the proprietary J.D. Power 2015 Retail Banking Satisfaction Study<sup>SM</sup>. Study based on 82,030 total responses measuring 12 providers in the New England region and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed April – February 2015. Your experiences may vary. Visit [jdpower.com](http://jdpower.com). Member FDIC

**ATM charge:** \$4; **Refund ATM surcharges:** With some accounts. **Checking account fee:** None for some accounts. **Highest savings account APY & terms:** .15%, \$25,000 min. **Credit card APRs for A, B, C credit scores:** 7.24% to 25.99% **Best APR for 60-month auto loan:** 5.5% **Lowest 30-year fixed rate res. mortgage APR:** 4.065% **Lowest res. mortgage APR & terms:** 3.058%, 10-yr. fixed **Highest APY opportunity:** 5-year CD, 1.5%, min. \$5,000 **Highest CD APY & terms:** 1.5%, 5-year, min. \$5,000 **Best APY for 12-month IRA:** 0.27%, \$250 min. **Electronic check scanning on mobile devices:** Yes

**NORTHEAST BANK** [northeastbank.com](http://northeastbank.com)  
**Branches:** 10; **Minimum ATM withdraw:** \$20; **Non-customer ATM charge:** \$2.00; **Refund ATM surcharges:** No **Checking account fee:** No **Highest savings account APY & terms:** 0.10%, \$100 min. **Credit card APRs for A, B, C credit scores:** N/A **Best APR for 60-month auto loan:** 6.13% **Lowest 30-year fixed rate res. mortgage APR:** 4.083% **Lowest res. mortgage APR & terms:** 3.395%, 15-year fixed **Highest APY opportunity:** 1.4%, 5-year CD, \$500 min. **Highest CD APY & terms:** 1.4%, 5-year CD, \$500 min. **Best APY for 12-month IRA:** 0.20%, \$500 minimum **Electronic check scanning on mobile devices:** Yes

**NORWAY SAVINGS BANK** [norwaysavingsbank.com](http://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:** .15%, \$100,000 minimum **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:** 4.83% **Lowest res. mortgage APR & terms:** 3.27%, 15-year fixed. **Highest APY opportunity:** 1.11%, 5-year CD/IRA **Highest CD APY & terms:** 1.11%, 5-year CD **Best APY for 12-month IRA:** .25%, Premium IRA **Electronic check scanning on mobile devices:** Yes

**PEOPLE'S UNITED BANK** [peoples.com](http://peoples.com)  
**Branches:** 26 in Maine; **Minimum ATM withdraw:** \$10; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** With some accounts. **Checking account fee:** \$12; free if 65 or older, or with use of direct deposit. **Highest savings account APY & terms:** 0.02% with \$250 minimum balance **Credit card APRs for A, B, C credit scores:** 9.99% - 20.99% **Best APR for 60-month auto loan:** 7.49% for a new car. **Lowest 30-year fixed rate res. mortgage APR:** 3.76% **Lowest res. mortgage APR & terms:** 2.967%, 5/1 ARM. **Highest APY opportunity:** 1.15%, 5-year CD if with checking account. **Highest CD APY & terms:** 1.05%, 5-year%, \$1,000 min. **Best APY for 12-month IRA:** 0.25%, \$1,000 minimum **Electronic check scanning on mobile devices:** Yes.

**SACO & BIDDEFORD SAVINGS** [sbsavings.com](http://sbsavings.com)  
**Branches:** 6; **Minimum ATM withdraw:** \$5; **Non-customer**

**ATM charge:** \$3.50; **Refund ATM surcharges:** No **Checking account fee:** None for many accounts **Highest savings account APY & terms:** 0.40%, 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%, new car **Lowest 30-year fixed rate res. mortgage APR:** 4.05% **Lowest res. mortgage APR & terms:** 3.524%, 15-yr. fixed **Highest APY opportunity:** 1.85%, 5-year CD, min. \$500. **Highest CD APY & terms:** 1.85%, 5-year CD, min. \$500 **Best APY for 12-month IRA:** .40%, minimum \$500 **Electronic check scanning on mobile devices:** No.

**SANFORD INSTITUTION FOR SAVINGS** [banksis.com](http://banksis.com)  
**Branches:** 8 in Maine; **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:** .05%, \$2,500 minimum balance. **Credit card APRs for A, B, C credit scores:** 14.99% - 21.99% **Best APR for 60-month auto loan:** 3.0% **Lowest 30-year fixed rate res. mortgage APR:** 4.00% **Lowest res. mortgage APR & terms:** 3.841%, 3/1 ARM **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%, \$500 minimum

*(Continued on page 83)*

# Small Business Lending Solutions from Northeast Bank



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**1.800.284.5989** [northeastbank.com](http://northeastbank.com)

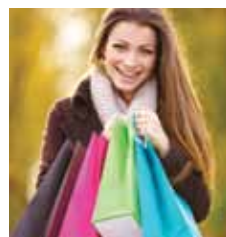




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Maine's  
Credit Unions

Money Makeover (continued from page 33)

Electronic check scanning on mobile devices: Yes

**TD BANK** [tdbank.com](http://tdbank.com)

Branches: 40; Minimum ATM withdraw: \$20; Non-customer ATM charge: \$3; Refund ATM surcharges: with certain accounts. Checking account fee: Free with min. \$100 balance. Highest savings account APY & terms: .40%, \$100,000 minimum balance

Credit card APRs for A, B, C credit scores: 12.99% - 22.9%

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

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

Lowest res. mortgage APR & terms: 3.19%, 3/1 ARM

Highest APY opportunity: 1.19%, 7-year CD, minimum deposit \$250.

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

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

Electronic check scanning on mobile devices: Yes

## CREDIT UNIONS

**ACADIA FEDERAL CREDIT UNION**  
[acadiafcu.org](http://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: .40%

Credit card APRs for A, B, C credit scores: As low as 10.90%. Best APR for 60-month auto loan: 2.99%

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

**ATLANTIC REGIONAL FEDERAL CREDIT UNION**  
[atlanticregional.com](http://atlanticregional.com)

Branches: 4; Minimum ATM withdraw: \$10; Non-customer ATM charge: \$2.50; Refund ATM surcharges: No

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: 2.99%, members only

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

Lowest res. mortgage APR & terms: 3.139%, 3-year ARM.

Highest APY opportunity: 1.60%, 5-year Step-up CD/IRA, \$500 min.

Highest CD APY & terms: 1.60%, 5-year, \$500 min.

Best APY for 12-month IRA: .40%

Electronic check scanning on mobile devices: Yes.

**BANGOR FEDERAL CREDIT UNION**  
[bangorfederal.com](http://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: 0.35%, 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: 1.99%, 2012 car or newer. Lowest 30-year fixed rate res. mortgage APR:

4.0%, members only

Lowest res. mortgage APR & terms: 3.125%, 15-year fixed, members only

Highest APY opportunity: 2.12%, 5-year Jumbo CD, \$100,000 minimum balance.

Highest CD APY & terms: 2.12%, 5-year Jumbo CD, \$100,000 minimum balance.

Best APY for 12-month IRA: .35%,

\$25,000 minimum balance.

Electronic check scanning on mobile devices: Yes

**CPORT CREDIT UNION** [cportcu.org](http://cportcu.org)

Branches: 6; Minimum ATM withdraw: \$10; Non-customer ATM charge: \$3; Refund ATM surcharges: Some.

Checking account fee: No

Highest savings account APY & terms: .20%

Credit card APRs for A, B, C credit scores: 11.99% - 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%, 3-yr. ARM.

Highest APY opportunity: 1.60%, 5-year CD

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

12-month IRA: .60%

Electronic check scanning on mobile devices: Yes

**CUMBERLAND COUNTY CREDIT UNION**  
[myccfcu.com](http://myccfcu.com)

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

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1-800-860-8821 | [CamdenNational.com](http://CamdenNational.com) | or visit one of our banking centers

## DOLLARS & SENSE

ATM charge: Varies; Refund ATM surcharges: No  
 Checking account fee: No  
 Highest savings account APY & terms: 0.15%, \$100,000 minimum balance.  
 Credit card APRs for A, B, C credit scores: N/A  
 Best APR for 60-month auto loan: 2.15%, New/Used car under 4 years old.  
 Lowest 30-year fixed rate res. mortgage APR: 4.124%  
 Lowest res. mortgage APR & terms: 3.125%, 15-year fixed  
 Highest APY opportunity: 2.02%, 5-yr. CD, \$75,000 min.  
 Highest CD APY & terms: 2.02%, 5-yr. CD, \$75,000 min.  
 Best APY for 12-month IRA: 0.75%, \$75,000 min.  
 Electronic check scanning on mobile devices: No

**FIVE COUNTY CREDIT UNION** [fivecounty.com](http://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%, \$100,000 min.  
 Credit card APRs for A, B, C credit scores: 13.75% - 21.25%  
 Best APR for 60-month auto loan: 3.0%  
 Lowest 30-year fixed rate res. mortgage APR: 4.128%  
 Lowest res. mortgage APR & terms: 3.451%, 15-year fixed.  
 Highest APY opportunity: 1.06%, 5-yr. CD, \$100,000 min.  
 Highest CD APY & terms: 1.06%, 5-yr., \$100,000 min.  
 Best APY for 12-month IRA: .15%, \$100,000 min.  
 Electronic check scanning on mobile devices: Yes



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 **CUMBERLAND COUNTY**  
 Federal Credit Union  
[www.mycfcu.com](http://www.mycfcu.com)



\*APY = Annual Percentage Yield. \*\*View disclosures for more information. All rates are subject to change without notice. The rates and yields are accurate and effective for accounts as of August 28, 2015.

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SIGNATURE *Robert Welch*



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## DOLLARS & SENSE

### MAINE SAVINGS FEDERAL CREDIT UNION

[mainesavings.com](http://mainesavings.com)

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

Yes if qualified

Checking account fee: No

Highest savings account APY & terms: 2.0, \$10,000 max.

Credit card APRs for A, B, C credit scores: 9.99%-18.99%.

Best APR for 60-month auto loan: 2.69%

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

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

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

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

Best APY for 12-month IRA: .35%, \$500 min.

Electronic check scanning on mobile devices: Yes

### MAINE STATE CREDIT UNION

[mainestate.cuview.net](http://mainestate.cuview.net)

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

ATM charge: Yes; Refund ATM surcharges: No

Checking account fee: No.

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

Credit card APRs: From 9.99%.

Best APR for 60-month auto loan: 2.99%

Lowest 30-year fixed rate res. mortgage APR: 4.0%

Lowest res. mortgage APR & terms: 2.75%, 10-year fixed.

Highest APY opportunity: 1.65%, 5-year CD, \$500 min.

Highest CD APY & terms: 1.65%, 5-yr., \$500 min.

Best APY for 12-month IRA: .50%, \$500 min.

Electronic check scanning on mobile devices: No

### OCEAN COMMUNITIES FEDERAL CREDIT UNION [oceancommunities.com](http://oceancommunities.com)

Branches: 5; Minimum ATM withdraw: \$5 or \$20; Non-customer ATM charge: \$3; Refund ATM surcharges: Yes, for most accounts

Checking account fee: No

Highest savings account APY & terms: .10%, \$250 min.

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

Best APR for 60-month auto loan: 2.75%

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

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

Highest APY opportunity: 2.01% up to \$20,000 in a Kasasa Cash acct. Can be combined with Kasasa Saver for 1.01% up to another \$50,000.

Highest CD APY & terms: .85%, 5-year, 1.81%, \$500 min.

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

Electronic check scanning on mobile devices: Yes

### PEOPLES CHOICE CREDIT UNION

[peopleschoicecreditunion.com](http://peopleschoicecreditunion.com)

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

ATM charge: \$2; Refund ATM surcharges: No

Checking account fee: No

Highest savings account APY & terms: 0.50%, Money Market savings, \$250,000 min.

Credit card APRs: From 9.90%

Best APR for 60-month auto loan: 2.49%

Lowest 30-year fixed rate res. mortgage APR: 4.0%

Lowest res. mortgage APR & terms: 3.25%, 15-year fixed

Highest APY opportunity: 2.30%, 7-year CD, \$10,000 min.

Highest CD APY & terms: 2.30%, 7-year, \$10,000 min.

Best APY for 12-month IRA: .45%, \$10,000 minimum.

Electronic check scanning on mobile devices: No.

### TOWN & COUNTRY FEDERAL CREDIT UNION [tcfcu.com](http://tcfcu.com)

Branches: 6; Minimum ATM withdraw: \$1; Non-customer ATM charge: \$2; Refund ATM surcharg-

es: 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: 8.9%-17.9%.

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

Lowest 30-year fixed rate res. mortgage APR: 4.47%

Lowest res. mortgage APR & terms: 3.81% 10-yr .fixed

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

Highest CD APY & terms: 1.74%, 5-year CD, min \$500

Best APY for 12-month IRA: 0.5%

Electronic check scanning on mobile devices: Yes

**UNIVERSITY CREDIT UNION** [ucu.maine.edu](http://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: 2.97 Kasasa Cash up to \$10,000

Credit card APRs for A, B, C credit scores: 7.99% to 17.99%

Best APR for 60-month auto loan: 2.49%, \$7,500 minimum loan amount

Lowest 30-year fixed rate res. mortgage APR: 3.875%

Lowest res. mortgage APR & terms: 2.875%, 10-year fixed.

Highest APY opportunity: 1.20%, 5-year CD or 2.97%

Kasasa Cash up to \$10,000.

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

Best APY for 12-month IRA: 0.3%

Electronic check scanning on mobile devices: Yes ■



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