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This is the Year Your Ship Comes In

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

By Christopher Murray

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

Looking for a high-yield checking account? Town & Country Federal Credit Union offers a 3.01% APY on up to $10,000 with Rewards Checking. Want a bank that actually gives back? Bath Savings Institution offers the Neighbor to-Neighbor-program, where they make a $25 donation to a non-profit of your choice when you open a checking account. Town & Country Federal Credit Union caters to the tech-savvy, offering customers a voice-activated banking app through Amazon’s Alexa Skills device.

ANDROSCOGGIN BANK androscogginbank.com
Branches: 12; Non-customer ATM charge: $2.25
Refund ATM surcharges: With certain accounts
Checking account fee: None when minimum deposit requirements are met ($10 if not met)
Highest savings account APY & terms: 1.10%, $100,000 min.
Credit card APRs for A, B, C credit scores: 8.99% to 26.99%
Best APR for 60-month auto loan: 5.32% for customers, 7.85% for non-customers
Lowest 30-year fixed rate res. mortgage APR: 4.023%
Lowest res. mortgage APR & terms: 3.415%, 15-year fixed
**Best APY for 12-month IRA:** 0.25% (or current special of 1.06% for qualifying customers)  
Electronic check scanning on mobile devices: No

**BANGOR SAVINGS**

- **Number of bank branches in state:** 56; Non-customer ATM charge: $3.50
- **Refund ATM surcharges for customers?**: Yes
- **Checking account fee?**:
  - None for Benefit Checking
  - Benefit Money Market 0.30%, $100,000 min. deposit
- **Credit card APRs for A, B, C credit scores**:
  - 10.99% to 23.99% (purchase APR)
- **Best APR for 60-month auto loan**: 5.04%
- **Lowest 30-year fixed rate res. mortgage APR**: 4.363%
- **Lowest res. mortgage APR & terms**: 4.325%, 15-year fixed
- **Highest savings account APY & terms**:
  - 1.35%, 5-year fixed, $500 min. deposit (or current 1.55% 30-month CD special)
- **Credit card APRs for A, B, C credit scores**:
  - 12.99% - 22.99%
- **Best APR for 12-month IRA**: 0.50% requires Benefit Plus Checking Account, $500 min. deposit
- **Electronic check scanning on mobile devices**: Yes

**BATH SAVINGS INSTITUTION**

- **Number of bank branches in state**: 13; Non-customer ATM charge: $2
- **Refund ATM surcharges**: No
- **Checking account fee**: None for eChecking NOW accounts with eStatements
- **Credit card APRs for A, B, C credit scores**: N/A
- **Best APR for 12-month IRA**: 0.15%, $500 min. deposit
- **Electronic check scanning on mobile devices**: Yes

**Game Changer:** “At Bath Savings you can make a difference in your community with the Alexa Skill, a voice-activated banking app that works with Amazon’s Alexa device.”  
–Linda Halleran, President and CEO

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**AUBURN SAVINGS BANK**

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

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**BANK OF AMERICA**

- **Branches**: 16; Non-customer ATM charge: $5
- **Refund ATM surcharges**: With some accounts Checking account fee: $12 basic. None when certain requirements are met
- **Highest savings account APY & terms**: 0.03% with Rewards Money Market Savings Account, jumps to 0.06% for Preferred Rewards Platinum Honors tier APY
- **Credit card APRs for A, B, C credit scores**: N/A
- **Best APR for 12-month IRA**: 0.15%, $500 min. deposit
- **Electronic check scanning on mobile devices**: Yes

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**DOLLARS & SENSE**

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

–Linda Halleran, Town and Country Federal Credit Union

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

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**Game Changer:** “We’re the first credit union in the nation to launch an Alexa Skill, a voice-activated banking app that works with Amazon’s Alexa device.”  
–Linda Halleran, Town and Country Federal Credit Union
Neighbor to Neighbor program. With every new checking account we make a $25 donation to a non-profit of your choice.”
–Glenn Hutchinson, President/CEO

BIDDEFORD SAVINGS
biddefordsavings.com
Branches: 6; Non-customer ATM charge: $2.50
Refund ATM surcharges: No, but eStatements have free worldwide ATM use
Checking account fee: No
Highest savings account APY & terms: 0.25%, $100,000 min. balance
Credit card APRs for A, B, C credit scores: 14.99% to 18.99%
Best APR for 60-month auto loan: 3.5%
Lowest 30-year fixed rate res. mortgage APR: 3.913%
Lowest res. mortgage APR & terms: 3.095%, 10-year fixed
Highest APY opportunity: 1.87%, 5-year CD, $1,500 min. deposit
Highest CD APY & terms: 1.87%, 5-year, $1,500 min. deposit
Best APY for 12-month IRA: 0.85%
Electronic check scanning on mobile devices: Yes

CAMDEN NATIONAL BANK
camdennational.com
Branches: 62; Non-customer ATM charge: $3.50
Refund ATM surcharges: Up to $10 with some accounts
Checking account fee: None for some accounts
Highest savings account APY & terms: 0.20%, $250,000 min. balance. Promise Money Market
Credit card APRs for A, B, C credit scores: 12.99% to 23.99% (Visa Rewards card)
Game Changer: “We are the largest community bank in Maine. We have the most branches in the state.” –Chad Daley, Assistant Bank Center Manager

Damariscotta Bank & Trust Co.
damariscottabank.com
Branches: 6; Non-customer ATM charge: Yes
Refund ATM surcharges: No
Checking account fee: No for basic account
Highest savings account APY & terms: 0.25%, $100,000 min. Money Market Account
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 4.5%
Lowest 30-year fixed rate res. mortgage APR: 4.75%
Lowest res. mortgage APR & terms: 3.5%, 10-year fixed (based on mortgage calculator)
Highest APY opportunity: 1.28%, 18-month variable CD
Highest CD APY & terms: 1.28%, 18-month

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mainecreditunions.org

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This is the Year Your Ship Comes In
(continued from page 37)

Highest savings account APY & terms: 0.15%, $50,000 +
Money Market Account
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.63% on new
cars (special rate)
Lowest 30-year fixed rate res. mortgage APR: 4.158%
Lowest res. mortgage APR & terms: 3.558%,
15-year fixed
Highest APY opportunity: 1.30% 59-month special
$2,500 min.
Highest CD APY & terms: 1.30% 59-month special
$2,500 min.
Best APY for 12-month IRA: 0.15%, $500 min.
Electronic check scanning on mobile devices: Yes

GORHAM SAVINGS BANK
gorhamsavingsbank.com
Branches: 14; Non-customer ATM charge: $3.50
Refund ATM surcharges: Yes, for some accounts
Checking account fee: None for most accounts
Highest savings account APY & terms: 0.25%,
$75,000 min.
Credit card APRs for A, B, C credit scores: 13.99% -
23.99%
Best APR for 60-month auto loan: 4.13%
Lowest 30-year fixed rate res. mortgage APR: 4.172%
Lowest res. mortgage APR & terms: 3.415%,
10-year fixed
Highest APY opportunity: 1.15%,
5-year, $500 min. deposit
Highest CD APY & terms: 1.15%,
5-year, $500 min. deposit
Best APY for 12-month IRA: 0.40%, minimum $500
Electronic check scanning on mobile devices: Yes

KENNEBUNK SAVINGS
kennebunksavings.com
Branches: 13; Non-customer ATM charge: $3
Refund ATM surcharges: Yes
Checking account fee: Not for the
Breakaway Checking
Highest savings account APY & terms: 0.10%, $5,000
min. balance
Credit card APRs for A, B, C credit scores: 12.99%
to 23.99%
Best APR for 60-month auto loan: 4.29% for a new car
Lowest 30-year fixed rate res. mortgage APR: 3.80%
Lowest res. mortgage APR & terms: 3.350%,
15-year fixed
Highest APY opportunity: 1.31%, 5-yr. CD, $500
min. deposit
Highest CD APY & terms: 1.31%, 5-year $500 min.
deposit
Best APY for 12-month IRA: 0.40%, $500 minimum
Electronic check scanning on mobile devices: Yes

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DOLLARS & SENSE

NORTHEAST BANK
northeastbank.com
Branches: 10; Non-customer ATM charge: $3.50
Refund ATM surcharges: No
Checking account fee: None for Northeast Express account
Highest savings account APY & terms: 1.10% APY
Pearl Money Market (available to NEW customers, $5,000 min. balance)
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 6.209%
Lowest 30-year fixed rate res. mortgage APR: 4.071%
Lowest res. mortgage APR & terms: 3.498%, 15-year fixed
Highest APY opportunity: 1.10% APY Pearl Money Market
Highest CD APY & terms: 1.40%, 5-year CD, $500 min. deposit
Best APR for 12-month IRA: 0.20%, 5-year, $500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: “With our high-yield Pearl Money Market account, competitive CD rates, and state-of-the-art mobile banking tools like Mobile Check Deposit, Northeast Bank offers personal deposit products designed to fit your needs.” – Chris Delamater, Marketing Director

NORWAY SAVINGS BANK
norwaysavings.bank
Branches: 24; Non-customer ATM charge: $4
Refund ATM surcharges: Yes, up to $20 for certain accounts
Checking account fee: None for some accounts
Highest savings account APY & terms: 0.10%, $100,000 min. balance (with requirements)
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.626% for a $30,000 new car
Lowest 30-year fixed rate res. mortgage APR: 4.060%
Lowest res. mortgage APR & terms: 3.443%, 15-year fixed
Highest APY opportunity: 1.10%, Premium CD, 5-year, $500 min. deposit
Highest CD APY & terms: 1.10%, Premium CD, 5-year, $500 min. deposit
Best APR for 12-month IRA: 0.20%, $500 min.
Electronic check scanning on mobile devices: Yes
Game Changer: “Every new checking account comes with a 90-day free trial of Gen-Gold—a service which features discounts at more than 1,000 local businesses and on gift cards, world-wide travel, and hundreds of other retailers and services. It even has identity restoration services in the event...”
that you are involved in a data breach.”
– Melissa Rock, Marketing and Communications Officer, VP

PEOPLE’S UNITED BANK
peoples.com
Branches: 27; Non-customer ATM charge: $3
Refund ATM surcharges: Yes, with some accounts Checking account fee: $10-$30 depending on account, waived if you meet certain requirements
Highest savings account APY & terms: 0.35%
Premier Advantage Money Market Account, $100,000 min.
Credit card APRs for A, B, C credit scores: 10.99% to 21.99%
Lowest 30-year fixed rate res. mortgage APR: 3.298%
Lowest res. mortgage APR & terms: 3.379%, 15-year fixed
Highest APY opportunity: 1.05%, Business Advantage CD
Highest CD APY & terms: 1.05%, Business Advantage CD
Electronic check scanning on mobile devices: Yes

ROCKLAND SAVINGS BANK
rocklandsavingsbank.com
Branches: 2; Non-customer ATM charge: $3
Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.25%, $100,000 balance required
Credit card APRs for A, B, C credit scores: 0% Intro APR for the first 12 billing cycles, 10.99% to 20.99% after that
Highest APY opportunity: 2.05%, 4-year special, $500 min.
Highest CD APY & terms: 2.05%, 4-year special, $500 min.
Best APY for 12-month IRA: 0.25%, $500 min.

SACO & BIDDEFORD SAVINGS
sbsavings.com
Branches: 8; Non-customer ATM charge: $3.50
Refund ATM surcharges: No
Checking account fee: Several no fee options
Highest savings account APY & terms: 0.70% Youth Savings Account; 0.55% Mainely Preferred Savings, $250,000 min.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.625%
Lowest 30-year fixed rate res. mortgage APR: 4.316%
Lowest res. mortgage APR & terms: 3.988%, 15-year fixed
Highest APY opportunity: 1.86%, 5-year CD, $500 min. deposit
Highest CD APY & terms: 1.86%, 5-year CD, $500
DOLLARS & SENSE

SANFORD INSTITUTION FOR SAVINGS
banksis.com
Branches: 8; Non-customer ATM charge: Yes
Refund ATM surcharges: Yes, with Ultimate Checking
Checking account fee: No
Highest savings account APY & terms: 0.30%, Money Market, $25,000 min. balance
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.0%
Lowest 30-year fixed rate res. mortgage APR: 4.034%
Lowest res. mortgage APR & terms: 3.474%, 15-year fixed
Highest APY opportunity: 1.87%, 5-year, $500 min. deposit
Highest CD APY & terms: 1.87%, 5-year, $500 min. deposit

Best APY for 12-month IRA: 0.90%, $500 min. deposit
Electronic check scanning on mobile devices: Yes

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

SKOWHEGAN SAVINGS BANK
skowhegansavings.com
Branches: 15; Non-customer ATM charge: Yes
Refund ATM surcharges: No
Checking account fee: Free when you meet monthly balance requirements
Highest savings account APY & terms: 0.30%, Integrity Plus Money Market account, $250,000+ balance
Credit card APRs for A, B, C credit scores: 12.99% to 23.99% Visa Bonus Rewards
Best APR for 60-month auto loan: N/A
Lowest 30-year fixed rate res. mortgage APR: 4.632%
Lowest res. mortgage APR & terms: 3.625%, 10-year fixed
Highest APY opportunity: 1.10%, CD Special for Integrity Plus Customers only, $500 min. to open
Highest CD APY & terms: 1.10%, CD Special for Integrity Plus Customers only, $500 min. to open

Best APY for 12-month IRA: 0.40% (2-year)
Electronic check scanning on mobile devices: Yes

TD BANK tdbank.com
Branches: 46; Non-customer ATM charge: $3
Refund ATM surcharges: With certain accounts
Checking account fee: Free with $100 min. balance (TD Convenienve account); Free with $2,500 min. balance (TD Premier account); $5.99 (TD Simple account)
Highest savings account APY & terms: 0.75%, $100,000 min. balance and qualified account activity
Credit card APRs for A, B, C credit scores: 13.99%, 18.99% or 23.99%
Best APR for 60-month auto loan: N/A
Lowest 30-year fixed rate res. mortgage APR: 4.00%
Lowest res. mortgage APR & terms: 3.550%, 15-year fixed HomeReady
Highest APY opportunity: 1.60%, TD Choice Promotional CD: 5 years with rate bump ($100,000+ balance), $250 min deposit
Highest CD APY & terms: 1.60%, TD Choice Pro-

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WEDDINGS CORPORATE SOCIAL
HARBOR STATE OF MIND

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

HARBOR STATE OF MIND

BlueFin Restaurant at the Portland Harbor Hotel serves up the freshest seafood and seasonal favorites in creative ways that will please even the most discerning Maine foodie. Dine with us today and your next adventure may just be your next dish.

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PortlandHarborHotel.com
min. deposit
Best APY for 12-month IRA: 0.75%, $500 min. deposit
Electronic check scanning on mobile devices: Yes

BANGOR FEDERAL CREDIT UNION
bangorfederal.com
Branches: 3; Non-customer ATM charge: $3
Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.40%, Money Market account, $25,000 min. balance
Credit card APRs for A, B, C credit scores: 7.9%-10.9%
Best APR for 60-month auto loan: 2.49% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4.128%
Lowest res. mortgage APR & terms: 3.541%, 10-year fixed
Highest APY opportunity: 2.12%, 5-year Jumbo CD, $100,000 min. deposit
Highest CD APY & terms: 2.12%, 5-year Jumbo CD, $100,000 min. deposit
Best APY for 12-month IRA: 1.21%, $100,000 min. balance (2-year)
Electronic check scanning on mobile devices: Yes

CPORT CREDIT UNION
Cportcu.com
Branches: 4; Non-customer ATM charge: $3
Refund ATM surcharges: Some
Checking account fee: No
Highest savings account APY & terms: 0.35%, Money Market Account, $2,500 min.
Credit card APRs for A, B, C credit scores: 12.99%-17.99%
Best APR for 60-month auto loan: 1.85%
Lowest 30-year fixed rate res. mortgage APR: 4.50% (up to 15-years)
Lowest res. mortgage APR & terms: 3.99%, fixed, 5-year
Highest APY opportunity: 1.76%, 5-year CD
Highest CD APY & terms: 1.76%, 5-year
Best APY for 12-month IRA: 0.35%
Electronic check scanning on mobile devices: Yes

CUMBERLAND COUNTY CREDIT UNION
myccfcu.com
Branches: 5; Non-customer ATM charge: No charge if part of the Surf Network
Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.55%, $75,000 min. balance
Credit card APRs for A, B, C credit scores: 7.25%-12.25%
Best APR for 60-month auto loan: 2.40% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4%
Lowest res. mortgage APR & terms: 3.250%, 10-year fixed
Highest APY opportunity: 2.12%, 5-year, $75,000 min. deposit

INFINITY FEDERAL CREDIT UNION
infinityfcu.com
Branches: 4; Non-customer ATM charge: $2.50
Refund ATM surcharges: Yes
Checking account fee: None with Step Up checking
Highest savings account APY & terms: 0.10% KISS Money Market Account
Credit card APRs for A, B, C credit scores: As low as 8.90%
Best APR for 60-month auto loan: 3.24%
Lowest 30-year fixed rate res. mortgage APR: 4.063%
Lowest res. mortgage APR & terms: 3.485%, 15-year fixed
Highest APY opportunity: 2.32%, Jump Share Certificate, 10-year
Highest CD APY & terms: 2.32%, Jump Share Certificate, 10-year
Best APY for 12-month IRA: 1.26%
Electronic check scanning on mobile devices: Yes
Game Changer: “We have four full-time loan officers dedicated to getting members qualified for loans.” –Michelle Broderick, VP Marketing

MAINE SAVINGS FEDERAL CREDIT UNION
mainesavings.com
Branches: 10; Non-customer ATM charge: Yes
Refund ATM surcharges: Yes, if qualified
Checking account fee: No
Highest savings account APY & terms: 0.5%, RedWallet Saver, $10,000 min.
Credit card APRs for A, B, C credit scores: 9.99%-18.00%
Best APR for 60-month auto loan: 3.09% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4.128%
Lowest res. mortgage APR & terms: 3.541%, 10-year fixed

MAINE SOLUTIONS FEDERAL CREDIT UNION
mesolutionsfcu.org
Branches: 19; Non-customer ATM charge: $4
Refund ATM surcharges: With some accounts
Checking account fee: No if requirements are met
Highest savings account APY & terms: 0.15%, $25,000 min. balance
Credit card APRs for A, B, C credit scores: 12.99% to 23.99% (Visa Rewards Card)
Best APR for 60-month auto loan: 2.750%
Lowest 30-year fixed rate res. mortgage APR: 3.694%
Lowest res. mortgage APR & terms: 2.92%, 10-year fixed

DOLLARS & SENSE

MINORITY BUSINESS OPPORTUNITIES

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Bill Hill, Regional Vice President & Loan Officer
Liz Rogers, Office Administrator

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### Dollars & Sense

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Rate</th>
<th>Terms</th>
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<td>Highest APY opportunity</td>
<td>2.02%</td>
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<td>Best APY for 12-month IRA</td>
<td>0.45%</td>
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<td>Electronic check scanning on mobile devices</td>
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**Game Changer:** “We absorb the initial deposit for youth accounts, meaning new members under 21 can open their first credit union accounts for free and begin developing good banking habits right away.” –Diana Garcia, President/CEO

### Northeast Credit Union

- **necu.org**
- **Branches:** 5
- **Non-customer ATM charge:** $2
- **Refund ATM surcharges:** Yes, if requirements are met
- **Checking account fee:** None for some
- **Highest savings account APY & terms:** 1.51%, various accounts
- **Credit card APRs for A, B, C credit scores:** 9.99%-15.99%
- **Best APR for 60-month auto loan:** 2.24%
- **Lowest 30-year fixed rate res. mortgage APR:** 4.017%
- **Lowest res. mortgage APR & terms:** 3.424%, 15-year fixed
- **Highest APY opportunity:** 1.61%, CD/IRA
- **Highest CD APY & terms:** 1.61%, 5-year, $500 min. deposit
- **Best APY for 12-month IRA:** 0.40%, $500 min. deposit
- **Electronic check scanning on mobile devices:** Yes

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

### Peoples Choice Credit Union

- **peopleschoicecreditunion.com**
- **Branches:** 4
- **Non-customer ATM charge:** None for Credit Union customers
- **Refund ATM surcharges:** No
- **Checking account fee:** None
- **Highest savings account APY & terms:** 0.40%, $250,000 min. balance
- **Credit card APRs for A, B, C credit scores:** 9.9%-13.9%
- **Best APR for 60-month auto loan:** 2.59%
- **Lowest 30-year fixed rate res. mortgage APR:** 4.059%
- **Lowest res. mortgage APR & terms:** 3.601%, 15-year fixed
- **Highest APY opportunity:** 2.22%, 60-month, $75,000 min. balance
- **Highest CD APY & terms:** 2.22%, 60-month, $75,000 min. balance
- **Best APY for 12-month IRA:** 2.22%, 60-month, $75,000 min. balance
- **Electronic check scanning on mobile devices:** Yes

**Game Changer:** We have all the financial servic-
es and convenience of big banking, with the
benefits of responsible, community-driven
decision-making. Profits stay in our commu-
nity.” – Curt Carlson, Marketing Manager

TOWN & COUNTRY FEDERAL
CREDIT UNION tcfcu.com
Branches: 6; Non-customer ATM charge: $2
Refund ATM surcharges: Yes, up to $25/month
with Rewards Checking
Checking account fee: No
Highest savings account APY & terms: 0.15%, $25
min. balance
Credit card APRs for A, B, C credit scores: 12.99%
to 23.99%
Best APR for 60-month auto loan: 2.49% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4.28%
Lowest res. mortgage APR & terms: 3.24%, 5-year fixed
Highest APY opportunity: 3.01%, up to $10,000
with Rewards Checking
Highest CD APY & terms: 1.75%, 5-year CD, $500
min. deposit
Best APY for 12-month IRA: 0.70%, $500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: “We’re the first credit union in
the nation to launch an Alexa Skill, a voice-
activated banking app that works with Am-
azon’s Alexa device.” – Linda Halleran, Pub-
lic Relations & Communications Manager

UNIVERSITY CREDIT UNION
ucu.maine.edu
Branches: 9; Non-customer ATM charge: $2
Refund ATM surcharges: Yes, for some accounts
Checking account fee: None
Highest savings account APY & terms: 1.01% Kasasa
Saver, $15,000 min.
Credit card APRs for A, B, C credit scores: 8.99% to
15.99% for the Platinum card, from 10.99%
to 17.99% for the Platinum Rewards card
and from 10.99% to 17.99% for the Alumni
Signature Rewards card
Best APR for 60-month auto loan: 2.99%
Lowest 30-year fixed rate res. mortgage APR: 4.213%
Lowest res. mortgage APR & terms: 3.343%,
10-year fixed
Highest APY opportunity: 3.01% Kasasa Cash up to
$10,000, no minimum
Highest CD APY & terms: 1.20%, 5-year CD, $500
min. deposit
Best APY for 12-month IRA: 0.3%, $500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: “We just celebrated 50 years of ser-
vice!” – Stephanie Beck, Marketing Manager

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