Legacy

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Bank on It

Find out how Maine’s banks are winning you over this year.

FACED WITH MAINE’S impressive array of financial institutions, it’s easy to feel unmoored about where to put your money. Luckily, we’ve compiled the essential information to help you navigate the treacherous waters of dollars and cents. Talk about inducements: First National Bank allows you to earn discounts at local businesses with their ‘Dream First Rewards’ program. Looking for a lift during your holiday shopping spree? Bangor Savings Bank will give you a $10 gift certificate when you open a checking account. We’re also seeing a trend for even more advanced online services—good news for the switched-on Mainer. Maine Savings Federal Credit Union claims you can apply and get approved for certain loans through your mobile app alone. Preferably not while driving.

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.
Highest savings account APY & terms: 0.07%, $100,000 min.
Credit card APRs for A, B, C credit scores: 12.24%-23.24%
Best APR for 60-month auto loan: 5.32% for customers.
Lowest 30-year fixed rate res. mortgage APR: 3.647%
Lowest res. mortgage APR & terms: 2.915%, 15-year fixed.
Highest APY opportunity: 0.85%, high 5-year CD, $500 min. deposit
Highest CD APY & terms: 0.85%, high 5-year CD, $500 min. deposit
Best APY for 12-month IRA: 0.25%, $500 min. deposit
Electronic check scanning on mobile devices: Yes.
Are you looking to grow your small business? Let the SBA experts at Northeast Bank help get you started.

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- A Team of highly experienced SBA specialists
- A fast, efficient application process
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To learn more, contact me today:
Jonathan W. Smith
Director of SBA Lending
p: 800.284.5989 x3267
c: 603.812.8278
jsmith@northeastbank.com
$500 min. deposit
Best APY for 12-month IRA: 0.23%, $100 min.
Electronic check scanning on mobile devices: Yes

BATH SAVINGS INSTITUTION bathsavings.com
Branches: 9; Non-customer ATM charge: $2
Refund ATM surcharges: No
Checking account fee: None for eChecking NOW accounts with eStatements
Highest savings account APY & terms: 0.10%, $5 min.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 2.940%
Lowest 30-year fixed rate res. mortgage APR: 3.679%

Lowest res. mortgage APR & terms: 2.845%,
15-year fixed.
Highest APY opportunity: 0.65% for a 54 month CD.
$500 min.
Highest CD APY & terms: 0.65% for a 54 month,
$500 min. deposit
Best APR for 12-month IRA: 0.15%, $500 min. deposit
Electronic check scanning on mobile devices: Yes

Game Changer: “Our Neighbor to Neighbor Program is one thing that sets us apart. When you open a new checking account with Bath Savings, we give you a $10 gift certificate to be redeemed at a merchant who banks with us—for example Bucks Naked BBQ or Lisa-Marie’s Made in Maine.”
– Barbara Gaul, Marketing Manager

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: N/A
Best APR for 60-month auto loan: 3.5%
Lowest 30-year fixed rate res. mortgage APR: 3.693%
Lowest res. mortgage APR & terms: 3.047%,
10-year fixed
Highest APY opportunity: 1.91%, 5-year CD,
$1,500 min. deposit
Highest CD APR & terms: 1.91%, 5-year,
$1,500 min. deposit
Best APR for 12-month IRA: 0.50%
Electronic check scanning on mobile devices: Yes

CAMDEN NATIONAL BANK camdennational.com
Branches: 63; Non-customer ATM charge: $3.50
Refund ATM surcharges: With some accounts
Checking account fee: None for some accounts
Highest savings account APY & terms: 0.07%,
$100,000 min. balance
Credit card APRs for A, B, C credit scores: 12.24%-23.24%

$500 min. deposit
Best APY for 12-month IRA: 0.23%, $100 min.
Electronic check scanning on mobile devices: Yes

INFINITY FEDERAL CREDIT UNION
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Find out how at mainecreditunions.org
### DOLLARS & SENSE

**GORHAM SAVINGS BANK**

gorhamsavingsbank.com

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

**Best APR for 60-month auto loan:** 2.39% for a new car

Lowest 30-year fixed rate res. mortgage APR: 3.625%

Highest APY opportunity: 1.56%, 10-year, $500 min. deposit

**Highest CD APY & terms:** 1.26%, 5-year, $500 min. deposit

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

Electronic check scanning on mobile devices: Yes

**Game Changer:** “We are the largest community bank in Maine. We have the most branches in the state.”

– Chad Daley, Assistant Bank Center Manager

**FIRST NATIONAL BANK**

thefirst.com

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

**Refund ATM surcharges:** None

Checking account fee: None for some accounts

**Highest savings account APY & terms:** 0.20%, $5,000 min.

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

**Best APR for 60-month auto loan:** 3.983%

Lowest 30-year fixed rate res. mortgage APR: 3.735%

Lowest res. mortgage APR & terms: 3.128%, 15-year fixed

Highest APY opportunity: 1.50%, 5-year CD, $500 min. deposit

Highest CD APY & terms: 1.50%, 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: 18; Non-customer ATM charge: $3

**Refund ATM surcharges:** Yes

Checking account fee: None

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

Credit card APRs for A, B, C credit scores: 12.24%-23.24%

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

Lowest 30-year fixed rate res. mortgage APR: 3.550%

Lowest res. mortgage APR & terms: 3.070%, 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%, minimum $500

Electronic check scanning on mobile devices: Yes

**Game Changer:** “This December we release our ‘Dream First Rewards’ program for checking accounts. You’ll earn discounts at local merchants, thereby also supporting local businesses.”

– Susan Norton, Executive Vice President

**KEY BANK**

keybank.com

Branches: 53 (in Maine); Non-customer ATM charge: $3

**Refund ATM surcharges:** With some accounts

Checking account fee: None for some accounts.

**Highest savings account APY & terms:** 0.06%, $25,000 min. balance

Credit card APRs for A, B, C credit scores: 13.24%-22.24%

**Best APR for 60-month auto loan:** 4.44%

Highest APY opportunity: 5-year CD, 0.85%, $100,000 min. deposit

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

Best APY for 12-month IRA: 0.2%

Electronic check scanning on mobile devices: Yes

**Game Changer:** “Key Privilege Accounts have no monthly fee, free checks, and a free safe deposit box.”

– Sandy Walsh, Marketing

**MACHIAS SAVINGS BANK**

machiassavings.com

Branches: 18; Non-customer ATM charge: $4

**Refund ATM surcharges:** With some accounts

Checking account fee: $0-$8 depending on which requirements are met

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

Credit card APRs for A, B, C credit scores: 6.74%-19.74%

**Best APR for 60-month auto loan:** 4.675%

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

Lowest res. mortgage APR & terms: 2.92%, 10-year fixed
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Bangor Savings Bank has been named, “Highest Customer Satisfaction with Retail Banking in New England Two Years in a Row.”

Bangor Savings was founded to help the people of Maine, and for over 160 years we've been bringing you products and services to improve your life. Having our efforts recognized by our customers makes us incredibly proud, and inspires us to do even more. You Matter More.

Bangor Savings Bank

1.877.Bangor1 | www.bangor.com
Best APY for 12-month IRA: 0.25%, $1,000 min. deposit
Electronic check scanning on mobile devices: Yes.

SAKO & BIDDEFORD SAVINGS sbsavings.com
Branches: 6; Non-customer ATM charge: $3.50
Refund ATM surcharges: No
Checking account fee: Several fee options
Highest savings account APY & terms: 0.37%, Mainely
Preferred account, $100,000 min. balance
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.5%
Lowest 30-year fixed rate res. mortgage APR: 3.799%
Lowest res. mortgage APR & terms: 3.212%
Highest APY opportunity: 1.50%, 5-year CD,
$500 min. deposit
Highest CD APY & terms: 1.50%, 5-year CD,
$500 min. deposit
Best APY for 12-month IRA: 0.32%, $500 min. deposit
Electronic check scanning on mobile devices: Yes

TD BANK tdbank.com
Branches: 40; Non-customer ATM charge: $3
Refund ATM surcharges: with certain accounts.
Checking account fee: Free with $100 min. balance.
Highest savings account APY & terms: 0.40%,
$100.00 min. balance
Credit card APRs for A, B, C credit scores: 13.24%-
23.24%
Best APR for 60-month auto loan: N/A
Lowest 30-year fixed rate res. mortgage APR: 3.935%
Lowest res. mortgage APR & terms: 3.125%,
15-year fixed
Highest APY opportunity: 1.09%, 5-year CD,
$250 min. deposit
Highest CD APY & terms: 1.09%, 5-year CD,
$250 min. deposit
Best APY for 12-month IRA: 0.25%, $250 min. deposit
Electronic check scanning on mobile devices: Yes

SANFORD INSTITUTION FOR SAVINGS
banksis.com
Branches: 8 in Maine; Non-customer ATM charge: $3;
Refund ATM surcharges: Yes, with Ultimate Checking.
Checking account fee: No
Highest savings account APY & terms: 0.45%, Golden Rewards 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: 3.50%
Lowest res. mortgage APR & terms: 2.875%
10-15-year fixed.
Highest APY opportunity: 2.27%, 10-year Silver Link
CD III, $10,000 min. deposit
Highest CD APY & terms: 2.27%, 10-year Silver Link
CD III, $10,000 min. deposit
Best APY for 12-month IRA: 0.32%, $500 min. deposit
Electronic check scanning on mobile devices: Yes

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION
acadiafcu.org
Branches: 5; Non-customer ATM charge: $1.50
Refund ATM surcharges: No.
Checking account fee: No
Highest savings account APY & terms: 1% Kasasa Savings with checking account.
Credit card APRs for A, B, C credit scores: As low as 10.90%.
Best APR for 60-month auto loan: 1.99%
Lowest 30-year fixed rate res. mortgage APR: 3.621%

DOLLARS & SENSE

Highest savings account APY & terms: 0.25%,
$25 min. balance
Credit card APRs for A, B, C credit scores: As low as 10.90%.
Best APR for 60-month auto loan: 3.19%
Lowest 30-year fixed rate res. mortgage APR: 5.64%,
with 20% down payment.
Lowest res. mortgage APR & terms: 5.30%, 10-year
fixed, 20% down payment
Highest APY opportunity: 2.02%, 5-year fixed CD
Highest CD APY & terms: 2.02%, 5-year fixed
Best APY for 12-month IRA: 0.65%
Electronic check scanning on mobile devices: Yes

Game Changer: “We offer our members competitive
rates as well as lower and fewer fees for services.
We also offer all the modern conveniences such
as mobile and online services that members have
come to expect. We make an effort to know all of
our members on a first-name basis, which helps
us to give absolute top-notch member-care.” –
David Desjardins, President and CEO

ATLANTIC REGIONAL FEDERAL CREDIT
UNION atlanticregional.com
Branches: 4; Non-customer ATM charge: $2.50
Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 1% Kasasa Sav-
ings with checking account.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 1.99%
Lowest 30-year fixed rate res. mortgage APR: 3.621%

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DOLLARS & SENSE

Lowest res. mortgage APR & terms: 2.965%, 15-year fixed.
Highest APY opportunity: 2.5% with Kasasa Checking
Highest CD APY & terms: 1.60%, 5-year, 500 min. deposit
Best APY for 12-month IRA: 20%, 5,000 min. deposit
Electronic check scanning on mobile devices: Yes.

BANGOR FEDERAL CREDIT UNION
bangorfederal.com
Branches: 4; Non-customer ATM charge: $3
Refund ATM surcharges: None.
Checking account fees: None.
Highest savings account APY & terms: 0.35%, 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: 2.99% for a new car.
Lowest 30-year fixed rate res. mortgage APR: 3.534%
Lowest res. mortgage APR & terms: 2.75%, 15-year fixed
Highest APY opportunity: 2.87%, 5-year Jumbo CD, $100,000 min. deposit
Highest CD APY & terms: 2.87%, 5-year Jumbo CD, $100,000 min. deposit
Best APY for 12-month IRA: 0.35%, $25,000 min. balance
Electronic check scanning on mobile devices: Yes
Game Changer: “There is no charge on checking accounts.”—Elizabeth Outlette, Member Services Representative.

CSPORT CREDIT UNION cportcu.org
Branches: 4; Non-customer ATM charge: $3
Refund ATM surcharges: None.
Checking account fees: None.
Highest savings account APY & terms: 0.25%, $25,000 min.
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: 4.75%
Lowest res. mortgage APR & terms: 3.5%, 3-year ARM.
Highest APY opportunity: 1.65%, 5-year CD
Highest CD APY & terms: 1.65%, 5-year
Best APY for 12-month IRA: 0.55%
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: None.
Checking account fees: None.
Highest savings account APY & terms: 0.35%, $75,000 min. balance.
Credit card APRs for A, B, C credit scores: 6.50%-11.50%
Best APR for 60-month auto loan: 2.6% for new car
Lowest 30-year fixed rate res. mortgage APR: 3.62%
Lowest res. mortgage APR & terms: 3.06% 10-year fixed
Highest APY opportunity: 2.07%, 5-year CD, $75,000 min. deposit
Highest CD APY & terms: 2.07%, 5-year, $75,000 min. deposit
Best APY for 12-month IRA: 0.8%, $75,000 min.
Electronic check scanning on mobile devices: Yes

INFINITY FEDERAL CREDIT UNION
infinityfcu.com
Branches: 4; Non-customer ATM charge: $2.50
Refund ATM surcharges: None.

SVN | The Urbanek Group is pleased to have assisted Machias Savings Bank in securing its newest Branch and Office Location at 193 Middle St.

Congratulations to our new neighbors in Portland’s Old Port

SVN | Machias Savings Bank

100 Silver Street Portland, Maine-207. 613.7400
www.thearbanekgroup.com

INFINITY FEDERAL CREDIT UNION
infinityfcu.com
Branches: 4; Non-customer ATM charge: $2.50
Refund ATM surcharges: Yes

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PeoplesChoice Credit Union recently received the Best Places to Work award for the 7th consecutive year! We truly value our employees and the value they place in our members.

DOLLARS & SENSE

Checking account fee: None with Step Up checking
Highest savings account APY & terms: 3.56% APY with High5 Checking Account.
Credit card APRs for A, B, C credit scores: MasterCard has no fees. UChoose Reward: 6.90%-15.90%
Best APR for 60-month auto loan: 3.99% APR
Lowest 30-year fixed rate res. mortgage APR: 4.083% or 3.514% with a 15/15 Mortgage
Lowest res. mortgage APR & terms: 2.950%, 10-year fixed
Highest APY opportunity: 2.50%
Highest CD APY & terms: 2.50%
Best APY for 12-month IRA: 2.50%
Electronic check scanning on mobile devices: Yes
Game Changer: “We have some of the most unique products and services around. From our 15/15 mortgage to our High5 Checking account with Jump Start Direct deposit, we really go the extra mile to ensure our members are able to do the most with their money.”

–Mary Post, Marketing Manager

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%
Credit card APRs for A, B, C credit scores: 9.99%-12.99%
Best APR for 60-month auto loan: 3.19% for a new car
Lowest 30-year fixed rate res. mortgage APR: 3.653%
Lowest res. mortgage APR & terms: 3.039%, 10-year fixed
Highest APY opportunity: 1.55%, 5-year CD, $500 min. deposit
Highest CD APY & terms: 1.55%, 5-year, $500 min. deposit
Best APY for 12-month IRA: 0.35%, $500 min. deposit
Electronic check scanning on mobile devices: Yes
Game Changer: “The customer service you expect from a credit union with the technology of a larger institution. Our mobile banking app even allows you to apply and get approved for certain loans without having to go in to a branch.”

–Kirk Duke, Marketing

MAINE STATE CREDIT UNION
mainestate.cuview.net
Branches: 3; Non-customer ATM charge: Yes
Refund ATM surcharges: No
Checking account fee: No.
Highest savings account APY & terms: 0.449%, $10,000 min. balance
Credit card APRs: 9.99%-11.90%
Best APR for 60-month auto loan: 2.99%
Lowest 30-year fixed rate res. mortgage APR: 4.066%
Lowest res. mortgage APR & terms: 2.919%, 10-year fixed
Highest APY opportunity: 2.99%, 5-year CD, $500 min. deposit
Highest CD APY & terms: 2.00%, 5-year, $500 min. deposit
Best APY for 12-month IRA: 0.50%, $500 min. deposit
Electronic check scanning on mobile devices: No

OCEAN COMMUNITIES FEDERAL CREDIT UNION
oceancommunities.com
Branches: 5; Non-customer ATM charge: $2; Refund ATM surcharges: Yes, if requirements are met.

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