Ken Cormier started his business, Funtown Splashtown USA, 52 years ago. With the help of his wife and six children, he has turned a drive-in restaurant on Route 1 in Saco into one of the leading amusement attractions in Maine. At Norway Savings Bank, we believe the key to Maine’s prosperity is the success of our businesses. With a host of colorful banking products and a team of dedicated, experienced commercial lenders, we help businesses of all sizes launch, grow, and prosper.
As the curtain rises on 2013, local banks and credit unions hope to win your approval. How does yours compare?

From Staff & Wire Reports

Whisper “Free Money,” and ears prick up. During a recent promotional blitz at their new Waterboro branch, Sanford Institute for Savings slipped in $50 bills instead of twenties as ATM cash for their new customers. For example, if you asked for $200 and you received nine twenties and a fifty, you didn’t have to turn yourself in. It can be exciting to be in the right place at the right time.
This dramatic step, “ATM Gone Wild,” was a stunning Cinderella touch and a memorable way for SIS to reach out to its clients, with a little bit of Evita-style largesse tossed in for star quality.

Did you know that at Town and Country Federal Credit Union, all ATMs will give you just $1 if that’s all you desire? Talk about a direct strike on the Yankee psyche. Sometimes we just need $1. It’s considerate to see a firm that allows us withdraw money at a speed we choose.

Then, there’s the magic of word of mouth. During our research we overheard someone say in downtown Portland, “I’m loving my refi. Can you believe it? Just 3.27 percent at University Credit Union!”

There’s a head-turner.

We hope you enjoy reading “The Big Bank Theory 2013” as you compare Maine’s financial institutions bank to bank, credit union to credit union, advantage to advantage. You don’t have to be Sheldon in The Big Bang Theory to write an algorithm to discover what makes you happy. You’re looking for great deals, consideration, transparency. After all, it’s in your best interest.

### ANDROSCOGGIN BANK

Branches, 13; Minimum ATM withdrawal, $20; Non-customer ATM charge, $2; Refund ATM surcharges. Yes, with BlueWave Basic Checking. Checking account fee, S5-$10, waived with requirements. Highest savings account APY & terms: .20%, $100K min.

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

Best APR for 60-month auto loan: 6.091%

Lowest 30-year fixed rate res. mortgage APR: 3.397%

Lowest residential mortgage APR & terms: 2.915%, 15-year fixed

Highest APY opportunity: 1.75%, 5-year CD, $500 min.

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

Best APR for 12-month IRA: .25%

Breakout advantage: “Keep your money local. We offer more security, technology, access, and diversity of products than ever before.”

–Giselle St. Amand, Retail Manager

### AROOSTOOK COUNTY FEDERAL SAVINGS

Branches, 2; Minimum ATM withdrawal, $20; Non-customer ATM charge, $2; Refund ATM surcharges. No; Checking account fee, No, with Personal NOW Checking Account

Highest savings account APY & terms: .15%, Passbook Savings Account, $5 to open, no minimum balance.

Best APR for 60-month auto loan: .5%

Lowest residential mortgage APR & terms: 3.5%, 30-year, 6-month adjustable

Highest APY opportunity: 1.89%, 60-month CD, $500 minimum.
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HIGHEST CD APY & TERMS: 1.9%, 60-month CD
Breakout advantage: “We have some of the highest deposit interest rates for our area. We are a local bank. We concentrate on local accounts. We just have two branches.”
–Pan Sherman, Marketing Manager

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: .70%, Health Savings Account, $25 min.
Best APR for 60-month auto loan: 5.50%
Lowest 30-year fixed rate res. mortgage APR: 4.01%
Lowest residential mortgage APR & terms: 3.518%, 15-year fixed
Highest APY opportunity: 1.35%, 5-year CD, $500 min.
Best APR for 12-month IRA: 40%
Breakout advantage: “We’re banking as it should be—our customers [like] someone who knows them, listens, and addresses their banking needs from a common-sense approach. Add to that our great rates and reasonable fees!”
–Allen Sterling, CEO & President

BANGOR SAVINGS, bangor.com
Branches: 56; Minimum ATM withdraw, $20; Non-customer ATM charge, $3;
Refund ATM surcharges, Yes, within three business days; Checking account fee, No, with Benefit and Benefit 62 Checking
Highest savings account APY & terms: .25%, Benefit Savings, $25 min.
Credit card APRs for A, B, C credit scores: 9.99%–22.99%
Best APR for 60-month auto loan: 2.59%
Lowest 30-year fixed rate res. mortgage APR: 3.5% for purchasing and 3.75% for refinancing
Highest APY opportunity: .65%, fixed IRA
Highest CD APY & terms: .30%, $10K min.
Best APR for 12-month IRA: .45%
Breakout advantage: “More choice and convenience, including industry-leading fraud protection, access to thousands of banking centers and ATMs, and the best online and mobile banking, allowing customers to bank on their terms.”
–T. J. Crawford, Media Relations

BANK OF MAINE, thebankofmaine.com
Branches: 33; Minimum ATM withdraw, $20; Non-customer ATM charge, $2; Refund ATM surcharges, Yes; Checking account fee, No
Highest savings account APY & terms: .10%
Credit card APRs for A, B, C credit scores:

9.99%–20.99%
Best APR for 60-month auto loan: 2.59%
Lowest 30-year fixed rate res. mortgage APR: 3.56%
Lowest residential mortgage APR & terms: 3.107%, 15-year fixed
Highest APY opportunity: 1.56%, 5-year CD, $500 min.
Best APR for 12-month IRA: .50%, $20K min.
Breakout advantage: “We offer the Promise Rewards Account, a free checking account that pays for everyday transactions along with additional benefits such as a $250 mortgage closing credit. For 178 years, we have been Maine’s bank.”
–Renée Smyth, Senior Vice President (SVP)

BIDDEFORD SAVINGS, biddefordsavings.com
Branches: 6; Minimum ATM withdraw, $5; Non-customer ATM charge, $2; Refund ATM surcharges, No; Checking account fee, No, with Basic Checking
Highest savings account APY & terms: .65%, Savings Plus, $100K min.
Lowest 30-year fixed rate res. mortgage APR: 3.647%
Lowest residential mortgage APR & terms: 2.914%, 15-year fixed
Highest APY & terms: 1.41%, 5-year CD, $1,500 min.
Best APR for 12-month IRA: .40%
Breakout advantage: “Our caring, capable staff. (Continued on page 73)
Learn how we’re lending, investing and giving to help fuel the economy at bankofamerica.com/local
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DOLLARS & SENSE

provide consumer, commercial, insurance, retail investment, and wealth management and trust services.” – peoples.com

TD BANK, tdbank.com
Branches, 55; Minimum ATM withdraw, $20; Non-customer ATM charge, $3-$3.50; Refund ATM surcharges, Yes, with TD Premier; Checking account fee, $3.99-$25 before meeting waiver
Highest savings account APY & terms: 45%, TD High-Yield Savings, $1M min.
Credit card APRs for A, B, C credit scores: 9.24%–23.24%
Best APR for 60-month auto loan: 3.93%
Lowest 30-year fixed rate res. mortgage APR: 3.678%
Lowest residential mortgage APR & terms: 2.843%, 15-year fixed
Commercial mortgage rate: (over $10K): 4.25% (10-year) to 5.25% (15-year), 4.25% to 5.25% (20-year); (under $10K): 4.75% to 5.75% (20-year)
Highest APY opportunity: 45%, TD High-Yield Savings, $1M min.
Highest CD APY & terms: 1.25%, Basic CD, 7-year, $250 min.
Best APR for 12-month IRA: .25%
Breakout advantage: “We consider ourselves retailers who happen to be in banking. We’re about turning customers into fans, with great locations, long hours, 7-day service, and 24/7 live customer support.” – Gabriel Weissman, Public Relations Manager

SACO & BIDDEFORD SAVINGS, sbavings.com
Branches, 6; Minimum ATM withdraw, $5; Non-customer ATM charge, $2.50; Refund ATM surcharges, No; Checking account fee, No, with Mainely E-Free Account
Highest savings account APY & terms: 4%, Mainely Preferred Savings Account, $100K min.
Best APR for 60-month auto loan: 5.5%
Lower 30-year fixed rate res. mortgage APR: 3.638%
Lower residential mortgage APR & terms: 3.023%, 15-year fixed
Highest APY opportunity: 1.36%, 7-year CD, $500 min.
Best APR for 12-month IRA: 4%
Breakout advantage: “As Maine’s oldest bank, we have deep roots in the communities we serve. As a mutual savings bank, we are not focused on the short-term demands of stock-holders. Instead, we focus on balancing the long-term success of our five constituencies (deposit customers, loan customers, the communities we serve, our employees, and the bank itself).” – Jeff Vachon, SVP, Director of Bank Administration

SANFORD INSTITUTION FOR SAVINGS, banksis.com
Branches, 9; Minimum ATM withdraw, $20; Non-customer ATM charge, $3; Refund ATM surcharges, Yes, Ultimate Checking; Checking account fee, No, Ultimate ECO-Checking
Highest savings account APY & terms: .25%, Best Interest ECO-Savings, $2.5K min.
Credit card APRs for A, B, C credit scores: 0% intro APR for 12-month; variable APR after 12-month
Best APR for 60-month auto loan: 4.5%
Lowest 30-year fixed rate res. mortgage APR: 3.747%, no points
Lowest residential mortgage APR & terms: 3.184%, no points
Highest APY opportunity: 2.27%, 10-Year Silver Link CD, $10K min.
Best APY for 12-month IRA: .45%
Breakout advantage: “What sets us apart is our willingness to listen to customers, provide personal and business products designed to meet their lifestyle, and our ability to make local decisions and provide local servicing.”
–Deborah Mullen, VP, Marketing Director

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION, acadiafcu.org
Branches: 4; Minimum ATM withdraw, $5; Non-customer ATM charge, $1.50; Refund ATM surcharges, Yes; Checking account fee, No
Highest savings account APY & terms: Kasasa Saver 1%, $5K max
Credit card APRs for A, B, C credit scores: 10.9%-12.9%
Best APR for 60-month auto loan: 2.99%
Lowest 30-year fixed rate res. mortgage APR: 5.64%
Lowest residential mortgage APR & terms: 3%, 1-year fixed, 20% down
Highest APY opportunity: 3%, Kasasa Cash, $10K max.
Highest CD APY & terms: 2.02%, 5-year CD
Best APY for 12-month IRA: .7%
Breakout advantage: “Our Kasasa account offers ATM surcharge refunds, no minimum balance, no monthly fees, and no penalties.”
–Shirley Chasse, Member Services Representative

ATLANTIC REGIONAL FEDERAL CREDIT UNION, atlanticregional.com
Branches: 4; Minimum ATM withdraw, $10; Non-customer ATM charge, $2.50; Refund ATM surcharges, $20 max., Kasasa checking account, per statement period; Checking account fee, No, Kasasa Cash, Regular Checking, Free4Me, and ASAP accounts
Highest savings account APY & terms: 1%, Kasasa Saver, up to $10K
Credit card APRs for A, B, C credit scores: 9.99%-19.99%
Best APR for 60-month auto loan: 3.49% new car, depends on credit score
Lowest 30-year fixed rate res. mortgage APR: 3.5%
Lowest residential mortgage APR & terms: 2.587%, 10-year
Highest APY opportunity: 1.69%, 5-year CD, $500 min.
Best APY for 12-month IRA: 4%
Breakout advantage: “We are a full-service, one-stop shop financial institution for consumer and business deposit and loan needs, including mortgages. We even offer insurance and retirement services.”
–Steve Van Rensselaer, VP Marketing

BANGOR FEDERAL CREDIT UNION, bangorfederal.com
Branches: 3; Minimum ATM withdraw, $20; Non-customer ATM charge, $3; Refund ATM surcharges, No, when outside CU24 SURF network; Checking account fee, No
Highest savings account APY & terms: 1%, $25 min.
Credit card APRs for A, B, C credit scores: 7.9%-16.9%
Best APR for 60-month auto loan: 3.49%
Lowest 30-year fixed rate res. mortgage APR: Not offered, 3.125% for 10-year and for 15-year, and 3.75% for 20-year.
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143 Maverick St.  Rockland

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DOLLARS & SENSE

Lowest residential mortgage APR & terms: 3.125%, 10-year and 15-year
Highest APY opportunity: 1.61%, Jumbo Certificate, 5-year term, $100K min.
Highest CD APY & terms: 1.61%, Jumbo Certificate, 5-year term, $100K min.
Best APY for 12-month IRA: 3%
Breakout advantage: “We are a thriving financial institution with three locations in Bangor and Brewer.” –bangorfederal.com

cPORT CREDIT UNION, cportcu.org
Branches: 4; Minimum ATM withdrawal, $10-$20; Non-customer ATM charge, $2; Refund ATM surcharges, $2; Checking account fee, No
Highest savings account APY & terms: 2.5%, Share Savings, $100 min.
Credit card APRs for A, B, C credit scores: 9.99%-17.99%
Best APR for 60-month auto loan: 2.99%
Lowest 30-year fixed rate res. mortgage APR: 3.5%
Lowest residential mortgage APR & terms: 2.75%, variable (fixed first 3 years)
Highest APY opportunity: 1.7%, 60-month CD
Best APY for 12-month IRA: 3%
Breakout advantage: “We have the same (or better) online and mobile technology as the big banks, and we’re a local credit union with excellent service.” –Laura Miller, Marketing Coordinator

CUMBERLAND COUNTY CREDIT UNION, cumberlandcountyfcu.com
Branches: 5; Minimum ATM withdrawal, $20; Non-customer ATM charge, $2; Refund ATM surcharges, No; Checking account fee, No
Highest savings account APY & terms: 3.5%, $75K min.
Best APR for 60-month auto loan: 3.05%
Lowest 30-year fixed rate res. mortgage APR: 3.75%
Lowest residential mortgage APR & terms: 2.85%, 10-year
Highest APY opportunity: 1.87%, 60-month CD and IRA, $75K min.
Highest CD APY & terms: 1.87%, 60-month CD
Best APY for 12-month IRA: 3.5%, $75K min.
Breakout advantage: “Our service standard is superior. With a local focus, we blend of personal attention with innovative technology.” –cumberlandcountyfcu.com

FIVE COUNTY CREDIT UNION, fivecounty.com
Branches: 14; Minimum ATM withdrawal,Varies; Non-customer ATM charge, $3; Refund ATM surcharges, No; Checking account fee, No
Highest savings account APY & terms: 2%, $100K min.
Credit card APRs for A, B, C credit scores: 13.75%-19.90%
Best APR for 60-month auto loan: 2.5%
Lowest 30-year fixed rate res. mortgage APR: 3.5%, 0 points
Lowest residential mortgage APR & terms: 2.875%, 15-year, 0 points
Highest APY opportunity: 1.56%, 5-year CD, $100K min.
Best APY for a 12-month IRA: 4.5%
Breakout advantage: “Eight of our 14 locations and our call center are open until 8 pm Monday through Saturday, including most hol-
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**Does not apply to purchases, cash advances or balance transfers from other Five County Credit Union accounts.
We are currently offering a free Visa balance transfer promotion with an amazing low rate.”
—Michael J. Foley, Vice President, Sales

**KV FEDERAL CREDIT UNION**, kvfcu.org
Branches: 2; Minimum ATM withdraw, $5; Non-customer ATM charge, $1; Refund ATM surcharges, No; outside of the CU24 SURF Network; Checking account fee, No
Highest savings account APY & terms: 2.6%, Special Savings, $75,000.01 min.
Credit card APRs for A, B, C credit scores: 11.9%; must qualify through credit score
Best APR for 60-month auto loan: 3.49%, new and used vehicles
Lowest 30-year fixed rate res. mortgage APR: 4.25%
Lowest residential mortgage APR & terms:
10-year, 2.99%
Highest CD APY & terms: 1.81%, 5-year CD
Best APR for 12-month IRA: 41%, IRA Certificates
Breakout advantage: “We are a full service financial institution with over 8,300 members. Headquartered in Augusta, our offices are located in Augusta and Oakland, Maine. Better rates, even better people.”

**LINCOLN MAINE FEDERAL CREDIT UNION**, lincolnmaine.fcu.com
Branches: 1; Minimum ATM withdraw, $5; Non-customer ATM charge, $1.50; Refund ATM surcharges, No; Checking account fee, No
Highest savings account APY & terms: 2.5%, Shares, $30,001 and up
Credit card APRs for A, B, C credit scores: 6.80% = 9.75%; 6.40-679 = 10.35%; 600-639 = 10.75%; 550-599 = 12.75%
Best APR for 60-month auto loan: 2.99%, New 2013-2009 with an A+ (720+) credit score, 63-month
Lowest residential mortgage APR & terms: 3.75%, 15-years
Highest APY opportunity: 2%, IRA Traditional & Roth (NCUA insured at $250K), must be a bank member for 12 months to qualify for account
Highest CD APY & terms: 1.75%, Share Certificates, 60-month
Best APR for 12-month IRA: 2%, do not have terms
Breakout advantage: Features “live agent web chat” with a loan-department member.

**LISBON COMMUNITY FEDERAL CREDIT UNION**, lisboncu.org
Branches: 2; Minimum ATM withdraw, $10; Non-customer ATM charge, $1; Refund ATM surcharges, 4 free withdrawals outside of CU24 SURF Network per month; Checking account fee, No; Basic Checking, $300 min.
Highest savings account APY & terms: 0.35%, Health Savings Accounts, $100K min.
Credit card APRs for A, B, C credit scores: 13.9%
Flat rate
Best APR for 60-month auto loan: 3.5%, new vehicle loans (2007-2012)
Lowest 30-year fixed rate res. mortgage APR: 5.04%
(in-house), 3.568% (secondary market)
Lowest residential mortgage APR & terms: 2.867%, 15-year
Highest APY opportunity: 1.764%, certificates,

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5-year, $1K min.
Highest CD APY & terms: 1.764%, certificates, 5-year, $1K min.
Best APR for 12-month IRA: .55%
Breakout advantage: “Since 1959. We’re non-risk-based. If you qualify, you’ll get the advertised rate.”—Selma Basic, Marketing Officer

PEOPLESCHOICE CREDIT UNION,
peopleschoicecreditunion.com
Branches, 4; Minimum ATM withdraw, $10; Non-customer ATM charge, $2; Refund ATM surcharges, Varies; Checking account fee, No annual fee
Highest savings account APY & terms: .1%, $25 min.
Credit card APRs for A, B, C credit scores: 9.9%-29.99%
Best APR for 60-month auto loan: 2.99%
Lowest residential mortgage APR & terms: 2.99%, 7-year
What is the lowest commercial mortgage APR & terms (length): 4.9% fixed, 20-year.
Highest APY opportunity: 1.5%, 39-month Share Certificate
Highest CD APY & terms: 1.81%, 60-month
Best APR for 12-month IRA: .35%- .55%
Breakout advantage: “In 2013...we’ll have served members across Cumberland and York County for 50 years. Saco-based...we’re a recent first place winner of the Best Places to Work in Maine award...We combine blue-ribbon customer service with free checking and the most advanced online and mobile banking features...”—peopleschoicecreditunion.com

TOWN & COUNTRY FEDERAL CREDIT UNION,
tcfu.com
Branches, 6; Minimum ATM withdraw, $1; Non-customer ATM charge, $2; Refund ATM surcharges, Yes; Checking account fee, None, with “A Better Checking Account”
Highest savings account APY & terms: 1.75%, $25 min.
Credit card APRs for A, B, C credit scores: 8.9%-17.9%
Best APR for 60-month auto loan: 1.99% for new and used vehicles
Lowest 30-year fixed rate res. mortgage APR: 4%
Lowest residential mortgage APR & terms: 1.99%, 15-years
Highest APY opportunity: 3.01%, Rewards Checking, $10K max.
Highest CD APY & terms: 1.75% for 60 months
Best APR for 12-month IRA: .3% and .6%, Certificate
Breakout advantage: “We are member-owned, so each member owns a piece of Town and Country. We get to know families, their cars, their dogs, and their houses. We become friends and build relationships.”—Lisa Favre, Member Service Representative

UNIVERSITY CREDIT UNION, ucu.maine.edu
Branches, 9; Minimum ATM withdraw, $20; Non-customer ATM charge, Yes; Refund ATM surcharges, Yes, with RewardU Checking; Checking account fee, No
Highest savings account APY & terms: 1.01% RewardU Saver
Best APR for 60-month auto loan: 3.99% for new and used vehicles
Lowest 30-year fixed rate res. mortgage APR: 3.593%
Lowest residential mortgage APR & terms: 2.984%, 10 years
Highest APY opportunity: 2.01%, RewardU Checking, $10k max.
Highest CD APY & terms: 1.35%, 60-month
Best APR for 12-month IRA: .3%
Breakout advantage: “We’re a unique financial solution for students, employees, and alumni of the University of Maine System, as well as their families. Experience UCU today...where being active is rewarding!”—Amy Irish, Marketing Manager

In-person, telephone, and online research by David Svenson, Liza Darvin, Margaret Leahy, Sydney Leonard, Aaron Rauth, Christopher Riccardo, and Sara Tarbox. All information is subject to change and is intended as a snapshot of the financial sector at press time. Gillian Britt, on behalf of KEY BANK, declined to participate with a corporate quote, though we do have figures directly from the Forest Avenue branch.


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