In 2009 Anne Verrill, owner of the Foreside Tavern, had the vision to restore the old Chestnut Street Church in Portland and turn it into one of Maine’s premier restaurants. “It was a huge undertaking,” said Verrill. “No bank would work with me on it... and then I went to Norway. I was 29, a female business owner, with two babies at home, but the team at Norway not only took a chance on me, they went to bat for me to make Grace happen.” Now, three years later, Grace is one of the leading destination restaurants in Maine. Norway Savings is proud to help entrepreneurs, like Anne Verrill, turn their visions into reality.
Ten Things I Love About My New...Bank

Choosing a new bank is a little like speed dating. It helps when you start the ritual by knowing in advance what’s important to you. Free checking? Absolutely. No ATM fees ever? Yeah, we’ve got that—or at least some of the banks and credit unions listed here do. Extended hours? What do you mean, exactly? How about a bank that’s open till 8 p.m.? Child’s play. Okay, how about a bank that’s open on Sunday? Yes, and you deserve it! We hope you enjoy this story, because we’re your advance team, asking these questions for you. After all, it’s in your best interest.

Maine banks and credit unions are anxious to win you as a depositor in 2014. Pull up a chair and get to know them, up close and personal. FROM STAFF & WIRE REPORTS

ANDROSCOGGIN BANK
androscogginbank.com
Branches: 13; Minimum ATM withdraw: $20; Non-customer ATM charge: $2; Refund ATM surcharges: up to $6 per month
Checking account fee: None with direct deposit and 10 POS transactions per month, otherwise $10
Highest savings account APY & terms: 0.07% with balance of $100,000+
Credit card APRs for A, B, C credit scores: 9.99% to 20.99%

Best APR for 60-month auto loan: 5.17%
Lowest 30-year fixed rate res. mortgage APR: 4.273%
Lowest res. mortgage APR & terms: 3.29% 15 years fixed
Highest APY opportunity: 1.05%, 4-year “Step-Up” CD, minimum deposit $500
Highest CD APY & terms: 1.05%, 4-year “Step-Up” CD, minimum deposit $500
Best APY for 12-month IRA: 0.01%
Breakout advantage: A strong reputation in the community thanks to the staff.
For two years in a row, our employees have given meaning to the word “trustworthy.”

By working hard and staying true to our core values, Camden National Corporation is one of the 28 companies named to the list two years in a row.

Camden National Bank

Everyone needs an anchor.
**AROOSTOOK COUNTY FEDERAL SAVINGS**

**yourhomebank.com**

Branches: 2; Minimum ATM withdrawal: $20; Non-customer ATM charge: No; Refund ATM surcharges: Yes
Checking account fee: $0 with $250 minimum daily balance, otherwise $5
Highest savings account APY & terms: 15%
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 5% on 2012 or 2013 vehicles
Lowest 30-year fixed rate res. mortgage APR: N/A, 5.25% on a 20-year plan, with 20% down
Lowest res. mortgage APR & terms: 3%, 6-months adjustable on a 30-year plan, with 20% down
Highest APY opportunity: 1.89%, 5-year CD
Highest CD APY & terms: 1.89%, 5-year CD
Best APR for 12-month IRA: 0.46%
Breakout advantage: Helping people buy, build, and renovate their homes since 1936

**AUBURN SAVINGS BANK, auburnsavings.com**

Branches: 2; Minimum ATM withdrawal: $10; Non-customer ATM charge: $3; Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 50%, Maestro Money Market, tiered, over $200,000
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 7.25%
Lowest 30-year fixed rate res. mortgage APR: 4.832%
Lowest residential mortgage APR & terms: 4.074%, 15-year fixed rate, $500 flat fee
Highest APY opportunity: 1.45%, 5-year special CD
Highest CD APY & terms: 1.45%, 5-year special CD
Best APR for 12-month IRA: 2.5%
Breakout advantage: They’re small enough to know their customers by name.

**BANGOR SAVINGS, bangor.com**

Branches: 57; Minimum ATM withdrawal: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes
Checking account fee: No
Highest savings account APY & terms: 0.8%
Credit card APRs for A, B, C credit scores: 9.99%-20.99%
Best APR for 60-month auto loan: 4.54%
Lowest 30-year fixed rate res. mortgage APR: 4.210%
Lowest residential mortgage APR & terms: 3.530%, 15-year
Highest APY opportunity: 1.05% CD as a Benefits Plus customer
Highest CD APY & terms: 5-year, 94%
Best APR for 12-month IRA: 0.10%
Breakout advantage: Understanding that banking isn’t just about money. It’s about trust.

**BANK OF AMERICA, bankofamerica.com**

Branches: 33; Minimum ATM withdrawal: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes
Checking account fee: No
Highest savings account APY & terms: 0.04% - 0.10% APY with $2500 minimum daily balance
Credit card APRs for A, B, C credit scores: 12.99%-22.99%
Best APR for 60-month auto loan: 2.29%
Lowest 30-year fixed rate res. mortgage APR: 4.277%
Lowest residential mortgage APR & terms: 3.062%
Highest APY opportunity: 0.30% CD, minimum of 60 mo. and $10,000
Highest CD APY & terms: 0.30% CD, minimum of 60 mo. and $10,000

**BAR HARBOR BANK & TRUST, bhbt.com**

Branches: 17; Minimum ATM withdrawal: $10; Non-customer ATM charge: $3.50; Refund ATM surcharges: Yes with some accounts, up to $25
Checking account fee: $0 for Simple Choice Checking
Highest savings account APY & terms: 0.7%, $25 minimum deposit
Credit card APRs for A, B, C credit scores: 9.99%-20.99%
Best APR for 60-month auto loan: 4.99%
Lowest 30-year fixed rate res. mortgage APR: 4.419%
Lowest residential mortgage APR & terms: 3.63%, 15-year
Highest APY opportunity: 1.3%, 60+ month IRA
Highest CD APY & terms: 1.2%, $500 minimum, 60-month
Best APR for 12-month IRA: 23%
Breakout advantage: “You’re going to know your customers at a small-town bank much, much more than a big out-of-state-owned bank.” Customer service rep. Ellsworth.

**BATH SAVINGS INSTITUTION, bathsavings.com**

Branches: 9; Minimum ATM withdrawal: $5; Non-customer ATM charge: $2 Refund ATM surcharges: No
Checking account fee: $2, basic checking
Highest savings account APY & terms: 0.12% with Platinum status
Highest CD APY & terms: 0.12% 0.25% with Platinum status
Best APR for 12-month IRA: 0.12% with Platinum status
Breakout advantage: “We’re here to make the financial lives of those who do business with us better.”—Brian T. Moynihan, CEO

**BIDDEFORD SAVINGS, biddefordsavings.com**

Branches: 6; Minimum ATM withdrawal: $20; Non-customer ATM charge: $2.50; Refund ATM surcharges: Yes for ATMs within our network
Checking account fee: No
Highest savings account APY & terms: 0.25% $100,000 minimum
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 5.49%
Lowest 30-year fixed rate res. mortgage APR: 4.398%
Lowest residential mortgage APR & terms: 3.414%, 15-year
Highest APY opportunity: 1.56%, $1,500 minimum deposit, 5-year CD
Highest CD APY & terms: 1.56%, 5-year CD, $20,000 minimum
Best APR for 12-month IRA: 4%
Breakout advantage: Their slogan is “Treating customers like owners for over 140 years.”

**CAMDEN NATIONAL BANK, camdennational.com**

Branches: 44; Minimum ATM withdrawal: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes with Anchor and Student checking accounts
Checking account fee: $0 with eChecking
Highest savings account APY & terms: 0.10% APY, $5 minimum, must maintain at least $5 balance
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 residential mortgage APR & terms: 15-year, 3.625%
Highest APY opportunity: 10-years, 1.57%
Highest CD APY & terms: 10 years, 1.57%
Best APR for 12-month IRA: 15%
Breakout advantage: “What’s special is our customer service. The people who work here, we do everything we can to help our customers.”—Kim Milton, Camden Square branch

**GORHAM SAVINGS BANK, gorhamsavingsbank.com**

Branches: 10; Minimum ATM withdrawal: $20; Non-customer ATM charge: $3.50; Refund ATM surcharges: For some accounts
Checking account fee: $0
Highest savings account APY & terms: 0.15%, must open online, must receive eStatements
Credit card APRs for A, B, C credit scores: 9.99%-17.99%
Best APR for 60-month auto loan: 3.25%
Lowest 30-year fixed rate res. mortgage APR: 4.289%
Lowest residential mortgage APR & terms: 3.098%, 10-year
Highest APY opportunity: 0.75% Champion Checking $10,000 minimum with 1 electronic deposit per month
Highest CD APY & terms: 1.25%, 60-month CD
Best APR for 12-month IRA: 3% (premium)
Whoever you are, Whatever you want out of life, You can be sure of one thing: You have us

Portland Harbor Group of RAYMOND JAMES®

Breakout advantage: “We really are a nice community bank, and you really can have no-fee checking accounts at all levels.” –Luke Morrill, Depositor Customer Service Rep

KENNEBUNK SAVINGS, kennebunksavings.com Branches: 16; Minimum ATM withdraw: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes Checking account fee: $0 with Breakaway Free checking Highest savings account APY & terms: 10%, Breakaway Savings with $5,000 minimum Credit card APRs for A, B, C credit scores: N/A Best APR for 60-month auto loan: 4.79% Lowest 30-year fixed rate res. mortgage APR: 4.278% Lowest residential mortgage APR & terms: 10-year 3.363% Highest APY opportunity: 1.31%, 5-year CD or IRA Highest CD APY & terms: 1.31%, 5-year CD Best APR for 12-month IRA: 4% Breakout advantage: “We are local. We know our customers and are very involved in the community.” –Colleen Feeney, Kennebunk Customer Service

KEY BANK, keybank.com Branches: 56; Minimum ATM withdraw: $20; Non-customer ATM charge: $4.50; Refund ATM surcharges: No Checking account fee: No for most accounts Highest savings account APY & terms: .02% for $2,500 minimum Credit card APRs for A, B, C credit scores: 11.99-21.99% Best APR for 60-month auto loan: 4.88% Lowest 30-year fixed rate res. mortgage APR: 4.450% Lowest residential mortgage APR & terms: 15-year, 3.619% Highest APY opportunity: 0.75% over $100,000, minimum 10 years Highest CD APY & terms: 0.75% over $100,000, minimum 10 years Best APR for 12-month IRA: 2% Breakout advantage: “We have so many branches. And we focus on benefits and the ways we can save and earn you money based on the total relationship.” –Regina Booth, Customer Service Manager, Portland

NORWAY SAVINGS BANK norwaysavingsbank.com Branches: 22; Minimum ATM withdraw: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes, up to $20 with Flexible Solutions checking, minimum $10,000 Checking account fee: No Highest savings account APY & terms: 0.40%, $100,000 minimum Credit card APRs for A, B, C credit scores: N/A Best APR for 60-month auto loan: 3.139% for new car Lowest 30-year fixed rate res. mortgage APR: 4.519% Lowest residential mortgage APR & terms: 3.496% 15-year Highest APY opportunity: 1.11%, 5-year premium CD Highest CD APY & terms: 1.11%, 5-year premium CD Best APR for 12-month IRA: 2.5% (premium) Breakout advantage: “One of the ways we define the success of our bank is by our ability to give back to the community. Every year, Norway Savings Bank and its employees dedicate time and resources to nonprofits and organizations. We believe that when everyone is

(Continued on page 66)
Love low fees?
The feeling is mutual!

<table>
<thead>
<tr>
<th>Fee</th>
<th>Current Saco &amp; Biddeford Savings</th>
<th>Average of Competing Banks</th>
<th>Average of Competing Credit Unions</th>
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<tr>
<td>Overdraft - Paid or Returned per item</td>
<td>$25.00</td>
<td>$32.00</td>
<td>$28.10</td>
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<td>$2.00</td>
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<td>Account Reconciliation - Hourly</td>
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<td>Stop Payment</td>
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<tr>
<td>Money Orders</td>
<td>$0.25</td>
<td>$3.00</td>
<td>$1.97</td>
</tr>
</tbody>
</table>

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“That’s My Bank!”

As a mutual community bank, Saco & Biddeford Savings doesn’t answer to stockholders, we answer to you. 30 out of 33 of our fees are lower than the average of all local banks and credit unions. That’s what being Maine’s oldest bank is all about.

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2. Confirm Financial Goals
3. Determine Strategy
4. Present Recommendations
5. Execute Plan
6. Provide Ongoing Management and Review

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Average of Competing Banks

Average of Competing Credit Unions

Overdraft - Paid or Returned per item $25.00 $32.00 $28.10
Copy of a Paid Check $1.00 $2.00 $4.11
Account Reconciliation - Hourly $15.00 $30.33 $23.13
Stop Payment $20.00 $27.00 $21.50
Deposit Item Returned $3.00 $12.00 $12.00
Money Orders $0.25 $3.00 $1.97

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DOLLARS & SENSE

Ten Things I Love (continued from page 36)

able to live a happy, healthy, and colorful life, we all prosper.” Karen Hakala, Norway

PEOPLE’S UNITED BANK, peoples.com
Branches: 28; Minimum ATM withdraw: $20; Non-customer ATM charge: $2.50; Refund ATM surcharges: Yes, with total balance of $7,500
Checking account fee: $0 with $750 minimum
Highest savings account APY & terms: .02% no min
Credit card APRs for A, B, C credit scores: 13.99%-18.99%
Best APR for 60-month auto loan: 8.49%
Lowest 30-year fixed rate res. mortgage APR: 4.119%
Lowest residential mortgage APR & terms: 3.312%, 15-year
Highest APY opportunity: same as CD
Highest CD APR & terms: 5 years, 1.045%, $500 min.
Best APR for 12-month IRA: 3.0%
Breakout advantage: “We get to know our customers very well so our conversations are tailored to what each person needs.” –Carrie McCormick, Portland branch

SACO & BIDDEFORD SAVINGS, sbsavings.com
Branches: 6; Minimum ATM withdraw: $5; Non-customer ATM charge: $2-3; Refund ATM surcharges: N/A
Checking account fee: $0 for online checking
Highest savings account APY & terms: 4% with $50,000 minimum or the Mainely Preferred account
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: 4.386%
Lowest residential mortgage APR & terms: 3.518%, 15-year fixed
Highest APY opportunity: 1.565%, 5-year CD
Highest CD APR & terms: 1.565%, 5-year CD
Best APR for 12-month IRA: 4.0%
Breakout advantage: “We’re the oldest mutual savings bank in Maine. We always answer our phones—you’ll never get an automated response. There’s always someone here to help you.” –Katrina Desjardins, Operations Center

SANFORD INSTITUTION FOR SAVINGS, banksis.com
Branches: 9; Minimum ATM withdraw: $20; Non-customer ATM charge: $3.50; Refund ATM surcharges: Yes
Checking account fee: None
Highest savings account APY & terms: .10% for balances $2,500 and over
Credit card APRs for A, B, C credit scores: 10.99%-21.99%
Best APR for 60-month auto loan: 4.25%
Lowest 30-year fixed rate res. mortgage APR: 4.245%
Lowest residential mortgage APR & terms: 3.339%, 10 year fixed
Highest APY opportunity: 2.27%, 10-year CD (Silver Link III)
Highest CD APR & terms: 2.27%, 10-year CD (Silver Link III)
Best APR for 12-month IRA: 0.7%
$5,000 and over
Breakout advantage: “When you call, you’ll always get a person, never an automated service.” –Trudy Teele, Limerick branch. Their slogan is “the bank that listens.”

TD BANK, tdbank.com
Branches: 55; Minimum ATM withdraw, $20; Non-cus-
Androscoggin Bank has a new Business Development Office in Scarborough. It's a new base for our commercial lending and business & government services team to help business owners and government agency administrators in Southern Maine gain greater access to capital, commercial deposit options and financial services in this business community.

The Androscoggin Business Development Office is located in the Scarborough Marketplace at 152 US Route 1, behind Lois’ Natural Marketplace.

Our office hours are flexible depending on your business needs. We'll be glad to meet you in your office or ours—anytime of day, or evening. Contact Jeremy or Peggy today to discuss smart ideas for your business and responsive service for you.

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jdeering@androscogginbank.com

Peggy Anderson, Business & Government Services
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2013
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Happy 50th Anniversary
PeoplesChoice

Our ongoing mission over the last 50 years has been to empower our members to achieve financial success.

At PeoplesChoice we are committed to excellence in all that we do for our members and our community.

We’d like to show you how.
lower fees and good rates on checking.” – Leanne Thompson, Brunswick branch

**BANGOR FEDERAL CREDIT UNION**

bangorfederal.com

Branches: 3; Minimum ATM withdraw: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes, within network only

Checking account fee: No

Highest savings account APY & terms: 1.1%

Credit card APRs for A, B, C credit scores: 7.9%-16.9%

Best APR for 60-month auto loan: 3.49% on vehicles 2010 & newer

Lowest 30-year fixed rate res. mortgage APR: 4.375%

Lowest residential mortgage APR & terms: 3.75%, up to 75 months

Highest APY opportunity: 1.46%, 5-year CD (Jumbo), minimum $100,000

Highest CD APY & terms: 1.46%, 5-year CD (Jumbo), minimum $100,000

Best APR for 12-month IRA: N/A

Breakout advantage: “No monthly service fees on your checking accounts.” – Carol Archer, Brewer branch

**cPORT CREDIT UNION, cportcu.org**

Branches: 4; Minimum ATM withdraw: $10; Non-customer ATM charge: $2; Refund ATM surcharges: Yes, with College checking

Checking account fee: No

Highest savings account APY & terms: .4%, Money Market Plus on balances of $100,000 or more

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: N/A; up to 15-year fixed

Lowest residential mortgage APR & terms: 3.25%, variable, with first 3 years fixed

Highest APY opportunity: 1.5%, 5-year classic annual CD

Highest CD APR & terms: 1.5%, 5-year classic annual CD

Best APR for 12-month IRA: 20%

Breakout advantage: “Our investment in our members sets us apart. We like to connect with our members and help them in any way we can. You’re a face, not a number.” – Brittany Ridge, Portland branch

**CUMBERLAND COUNTY CREDIT UNION**

cumberlandcountyfcu.com

Branches: 5; Minimum ATM withdraw: $20; Non-customer ATM charge: $2; Refund ATM surcharges: Yes, within network

Checking account fee: None for personal checking

Highest savings account APY & terms: .85% on IRA savings with minimum balance of $75,000

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

Best APR for 60-month auto loan: 2.3%-2.5%

Lowest 30-year fixed rate res. mortgage APR: 3.5%

Lowest residential mortgage APR & terms: 3.5%, <48 months, fixed

Highest APY opportunity: 1.76%, 5-year CD with minimum of $75,000

Highest CD APR & terms: 1.76%, 5-year CD with minimum deposit of $75,000

Best APR for 12-month IRA: 5.0%, minimum $75,000

Breakout advantage: “Outstanding member service. VIP Member reward points. We...” – Breakout advantage: “Outstanding member service. VIP Member reward points. We...” –
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DOLLARS & SENSE

-Cris Kinney, Lincoln branch

LISBON COMMUNITY FEDERAL CREDIT UNION, lisboncu.org
Branches: 2; Minimum ATM withdraw: $10; Non-customer ATM charge: $2; Refund ATM surcharges: 4 free foreign transactions per month, $1 each after that
Checking account fee: Free for $300 minimum balance, $1 otherwise with basic checking
Highest savings account APY & terms: .35%, Money Market account on minimum $100,000
Credit card APR: 13.9%
Best APR for 60-month auto loan: 3.5% on autos 2010 or newer
Lowest 30-year fixed rate res. mortgage APR: 4.324%
Lowest residential mortgage APR & terms: 3.498%, 15-year, sold on secondary market
Highest APY opportunity: 1.51%, 5-year CD, minimum $1,000
Highest CD APY & terms: 1.51%, 5-year CD, minimum $1,000
Best APR for 12-month IRA: 35%; minimum $100,000
Breakout advantage: Very few fees.

PEOPLESCHOICE CREDIT UNION, peopleschoiccreditrunion.com
Branches: 4; Minimum ATM withdraw: $10; Non-customer ATM charge: $1.50; Refund ATM surcharges: No;
Checking account fee: $0 with 3 or more bills paid electronically per month, $5.95 otherwise
Highest savings account APY & terms: .50%, Money Market Savings, minimum balance $250,000
Credit card APRs for A & B credit scores: 9.9%, 14.98%,
Best APR for 60-month auto loan: 3.29%
Lowest 30-year fixed rate res. mortgage APR: 4.61%
Lowest residential mortgage APR & terms: 10-year, 3.99%
Highest APY opportunity: 3.04%, 10-year CD, minimum $500
Highest CD APY & terms: 1.91%, 5-year, minimum $75,000
Best APR for 12-month IRA: 10%
Breakout advantage: “We help all of our members as best we can. We only have a $5 minimum balance requirement in your savings account, which helps in times like these.” –Amanda Marshall, Wells branch

TOWN & COUNTRY FEDERAL CREDIT UNION
tcfcu.com
Branches: 6; Minimum ATM withdraw: $1; Non-customer ATM charge: $2; Refund ATM surcharges: Up to $25
Checking account fee: None
Highest savings account APY & terms: .15%
Credit card APRs for A, B, C credit scores: 3.99%-17.99%
Best APR for 60-month auto loan: 2.49%, to as 1.99% for new cars
Lowest 30-year fixed rate res. mortgage APR: 4.5%
Lowest residential mortgage APR & terms: 3.5%, 10 year fixed
Highest APY opportunity: 3.01% on balances up to $10,000 (Free Rewards Checking)
Highest CD APY & terms: 5-year, 1.50%, minimum $500
Best APR for 12-month IRA: 50%
Breakout advantage: Membership is open to anyone who lives, works, or attends school in York or Cumberland County. “We’re extremely community oriented.” –Mike
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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 and Associates 2013 Retail Banking Satisfaction Study™. Study based on 51,563 total responses measuring 14 providers in the New England region (CT, MA, ME, NH, RI & VT) and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed January–February 2013. Your experiences may vary. Visit jdpower.com.

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For over 160 years, we’ve been working to bring you products and services to improve your life. That’s why we’ve built a statewide network of 57 branches and invested in robust online banking technology and security. Bangor Savings was founded to help our neighbors and friends. It’s our sole mission and purpose in Maine. Being recognized for our efforts by you, our customers, not only makes us incredibly proud, it inspires us to do even more to help you.