this is MY LIFE

these are my people

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Bank On It

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FROM STAFF & WIRE REPORTS

Rates change as rapidly as Maine’s weather, so how do you navigate the labyrinth of checks and balances? Banks across the state are ready to guide you and make a few offers along the way.

ANDROSCOGGIN BANK
androscoogginbank.com
Branches: 12; Non-customer ATM charge: $3; Refund ATM surcharges: Up to $6-9 with certain accounts  Checking account fee: $5/month for BlueWave Basic Personal Checking Account  Highest savings account APY & terms: 1.10%, $100,000 min.  Credit card APRs for A, B, C credit scores: 15.99%-24.99%  Best APR for 60-month auto loan: 4.25%  Lowest 30-year fixed rate res. mortgage APR: 4.75%  Lowest res. mortgage APR & terms: 4.75%, 15-year fixed  Highest APY opportunity: 2.50%, 2-year fixed CD & IRA, $500 min. deposit  Highest CD APY & terms: 2.50%, 2-year fixed CD & IRA, $500 min. deposit  Best APR for 12-month IRA: 25% (or current special of 1.95% for qualifying customers)

BANGOR SAVINGS bangor.com
Number of bank branches in state: 56; Non-customer ATM charge: $3.50; Refund ATM surcharges: None for Benefit Checking or Benefit 62 Checking  Highest savings account APY & terms: Benefit Money Market .60% $100,000 min. deposit  Best APR for 60-month auto loan: 5.67% with new car with 700+ credit score*  Lowest 30-year fixed rate res. mortgage APR: 5.244% (based on $200,000 loan in Portland)  Lowest res. mortgage APR & terms: 4.79%, for 10-year fixed*  Highest APY opportunity: 1.92%, 5-year CD, requires Benefit Plus Checking Account, $500 min. deposit  Non Benefit Plus: 1.66% APY  Highest CD APY & terms: 1.92%, 5-year CD, requires Benefit Plus Checking Account, $500 min. deposit  Non Benefit Plus: 1.66% APY  Best APY for 12-month IRA: 1.16% requires Benefit Plus Checking Account, $500 min.; *Based on credit score

BANK OF AMERICA bankofamerica.com
Branches: 16; Non-customer ATM charge: $3; Refund ATM surcharges: With some accounts  Checking account fee: $12 for a basic account, none when certain requirements are met  Highest savings account APY & terms: .03% with Rewards Money Market Savings Account. 06% with Preferred Rewards Platinum Honors tier  Credit card APRs for A, B, C credit scores: 16.99%-24.99%  Best APR for 60-month auto loan: 3.44% with new car  Lowest 30-year fixed rate res. mortgage APR: 4.396% (based on $200,000 loan in Portland)  Lowest res. mortgage APR & terms: 4.397%, 15-year fixed (based on $200,000 loan in Portland)  Highest APY opportunity: 1.00, 10-year fixed CD  Highest CD APY & terms: 1.00%, 10-year fixed  Best APR for 12-month IRA: 0.5%, $1,000 min. deposit

BAR HARBOR BANK & TRUST bhbt.com
Branches: 14; Non-customer ATM charge: $1.50; Refund ATM surcharges: Yes  Checking account fee: $8 for Preferred Checking  Highest savings account APY & terms: .20%, $50,000 min. deposit  Credit card APRs for A, B, C credit scores: 15.99% to 24.99%, Visa Signature Real Rewards and Cash Rewards American Express  Best APR for 60-month auto loan: 5.54% baseline with a new vehicle  Lowest 30-year fixed rate res. mortgage APR: 5.08%  Lowest res. mortgage APR & terms: 3.83%, 10-year fixed

Best APY for 12-month IRA: 1.16% requires Benefit Plus Checking Account, $500 min.; *Based on credit score
**DOLLARS & SENSE**

**Highest APY opportunity:** 2.00%, 19-month CD, Preferred Choice e-Choice checking accounts, $5,000 min. deposit

**Highest CD APY & terms:** 2.00%, 19-month CD, with BHBT checking account and $5,000 min. deposit

**Best APY for 12-month IRA:** 1.06%, $500 min.

**Highest APY opportunity:** 1.16%, 10-year, $500 min. deposit

**Highest CD APY & terms:** 1.16%, 10-year, $500 min. deposit

**Best APY for 12-month IRA:** 1.32%

**New customer benefits:** “Our Neighbor to Neighbor (N2N) program offers customers a $10 gift certificate they can spend at any one of our hundreds of participating N2N businesses. Second, we donate $25 to the non-profit or organization of the customer’s choosing, on their behalf.” — Glenn Cummings, President/CEO

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**BATH SAVINGS INSTITUTION**

**branches:** 13; non-customer ATM charge: $2.50; refund ATM surcharges: no

**checking account fee:** None for eChecking now accounts, $0-$7 for regular checking

**Highest savings account APY & terms:** 0.12%, Super Savings account

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

**Best APY for 12-month IRA:** 0.30%

**New customer benefits:** “Our Prime Rate accounts give you an edge in the way you bank. When the Wall Street Prime Rate goes up, so does your rate. Accounts include our Checking Plus, Prime IRA, and our Business Prime Money Market.” — Jeanne Hult, President/CEO

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**Biddeford Savings**

**branches:** 6; non-customer ATM charge: $2.50; refund ATM surcharges: yes, with eChecking and Checking Plus accounts

**Checking account fee:** None

**Highest savings account APY & terms:** Savings plus account, Tiered rate of 0.30%, must have an average monthly balance of $100,000 or more

**Credit card APRs for A, B, C credit scores:** 0%

**Best APR for 60-month auto loan:** 4.25%

**Lowest 30-year fixed rate res. mortgage APR:** 5.109%

**Lowest res. mortgage APR & terms:** 4.677%, 10-year fixed

**Highest APY opportunity:** 2.32%, 5-year CD/IRA

**Highest CD APY & terms:** 2.32%, 5-year CD/IRA $1,500 minimum opening deposit

**Best APY for 12-month IRA:** 1.32%

**New customer benefits:** “Our Prime Rate accounts give you an edge in the way you bank. When the Wall Street Prime Rate goes up, so does your rate. Accounts include our Checking Plus, Prime IRA, and our Business Prime Money Market.” — Jeanne Hult, President/CEO

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**Camden National Bank**

**branches:** 62; non-customer ATM charge: $3.50; refund ATM surcharges: up to $10 back in monthly ATM fees

**Checking account fee:** None for Simple Promise Checking

**Highest savings account APY & terms:** 0.07%, $100,000 min.

**Credit card APRs for A, B, C credit scores:** 13.99%-22.99%

**Best APR for 60-month auto loan:** 4.5%

**Lowest 30-year fixed rate res. mortgage APR:** 5.50%

**Lowest res. mortgage APR & terms:** 4.75%, 10-year fixed

**Highest APY opportunity:** 1.56%

**Highest CD APY & terms:** 1.56%, 10-year, $500 min.

**Best APY for 12-month IRA:** 0.30%

**New customer benefits:** “With new and exciting platforms such as Online Chat, Pay Up, Mortgagetouch, BusinessTouch and TreasuryLink, we’re striving to provide a first-class banking journey for customers, whether you’re depositing a check through your mobile app, paying a friend after a dinner out, applying for a mortgage from the comfort of your couch, or visiting us in person at one of our 60 banking centers.” — Renee Smyth, Chief Experience & Marketing Officer

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**Damariscotta Bank & Trust Co.**

**branches:** 6; non-customer ATM charge: $3.00; refund ATM surcharges: no

**Checking account fee:** None with Free Checking Plus

**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:** 5.50%

**Lowest res. mortgage APR & terms:** 4.75%, 10-year fixed

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WWW.HAMMONDLUMBER.COM
Highest APY opportunity: 2.75%
Highest CD APY & terms: 2.75%, 59-Month CD Special, $2,500 min. deposit
Best APY for 12-month IRA: 1.50%, min. $500

EVERGREEN CREDIT UNION egcu.org
Branches: 4 Non-customer ATM charge: $2; Refund ATM surcharges: Up to $12/month with Breeze Rewards Checking Account
Checking account fee: None
Highest savings account APY & terms: 0.50%, $25 min. deposit
Credit card APRs for A, B, C credit scores: 7.99%-18.99%
Best APR for 60-month auto loan: As low as 2.25% with requirements met
Lowest 30-year fixed rate res. mortgage APR: 5.136% on a $200,000 home with 5% down
Lowest res. mortgage APR & terms: 4.746%, 10-year fixed on a $200,000 home with 5% down
Highest APY opportunity: 2.15%, 60-Month IRA
Highest CD APY & terms: 2.15%, 60-Month IRA
Best APY for 12-month IRA: 50%

FIRST NATIONAL BANK thefirst.com
Branches: 16 Non-customer ATM charge: $3; Refund ATM surcharges: No
Checking account fee: $5/monthly, Spark Checking Account, waived after eight debit card transactions during statement period
Highest savings account APY & terms: First Choice Money Market, 2.50%, $5,000 min. deposit
Credit card APRs for A, B, C credit scores: 0% for first 20 billing cycles, 13.99%-22.99%, Visa Platinum
Best APR for 60-month auto loan: 3.983% for a new car
Lowest 30-year fixed rate res. mortgage APR: 5.1910%
Lowest res. mortgage APR & terms: 4.6310%, 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: 25%, min. $500
New customer benefits: “Through Dream First Rewards, we reward our customers for shopping locally. We promote our Dream First Merchants through social media. In return, customers who use their debit cards to shop at these establishments get cash back in their checking account.” —Susan Norton, Executive Vice President

FRANKLIN SAVINGS BANK franklinsavings.bank
Branches: 7 Non-customer ATM charge: $2.50; Refund ATM surcharges: No surcharge for customers
Checking account fee: $5.00 for Paper Statement, no fee for eStatements
Highest savings account APY & terms: 1.30%, 59-month, $2,500
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.63% on a new vehicle
Lowest 30-year fixed rate res. mortgage APR: 5.035%
Lowest res. mortgage APR & terms: 4.560%, 15-year Freddie Mac Secondary Market Mortgage
Highest APY opportunity: 1.30% on a 59-month CD-IRA Special
Highest CD APY & terms: 1.30% on a 59-month CD-IRA Special; Best APY for 12-month IRA: 15%, $500 min. deposit

GORHAM SAVINGS BANK gorhamsavingsbank.com
Branches: 14 Non-customer ATM charge: $3.50; Refund ATM surcharges: Yes, for some accounts
Checking account fee: None (Champion Money Market requires $5000 min. balance)
Get up to $1,600 by mail with purchase of select KitchenAid brand appliances January 3–July 18, 2018

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Earn up to $1500* with purchase of select Café appliance suites.

*Via online or mail-in rebate

Dollars & Sense

Highest savings account APY & terms: 25%, $75,000 min. balance
Credit card APRs for A, B, C credit scores: Variable
Best APR for 60-month auto loan: 4.50% for a new car, min. $5,000

Lowest 30-year fixed rate res. mortgage APR: 5.050%
Lowest res. mortgage APR & terms: 4.943%, 20-year fixed
Highest APY opportunity: 2.00%, 5-year CD, $500 min. deposit

Highest CD APY & terms: 2.00%, 5-year CD, $500 min. deposit
Best APY for 12-month IRA: 40%, min. $500

New customer benefits: “Customers have access to a financial coach who will help them set financial goals and track progress. Early next year, we will be adding a budgeting program and financial wellness content to our web site.”

—Dan Hancock, Chief Deposit Advisor

Kennebunk Savings

kennebunksavings.com
Branches: 13; Non-customer ATM charge: $3.50; Refund ATM surcharges: Yes
Checking account fee: None with Hassle-Free Account
Highest savings account APY & terms: .10%, $5,000 min. balance; Credit card APRs for A, B, C credit scores: 13.99%-24.99%
Best APR for 60-month auto loan: 4.29% New Auto with 80% LTV

Lowest 30-year fixed rate res. mortgage APR: 4.832%
(30-Year Fixed Jumbo)
Lowest res. mortgage APR & terms: 4.441%, 15-year fixed
Highest APY opportunity: 1.31%, 5-year CD, $100,000 min. deposit

Highest CD APY & terms: 1.31%, 5-year $100,000 min. deposit
Best APY for 12-month IRA: 40%, $500 min.

Key Bank

keybank.com
Branches: 50; Non-customer ATM charge: $4; Refund ATM surcharges: With some accounts
Checking account fee: None with Hassle-Free Account
Highest savings account APY & terms: .20% on a Health Savings above $25,000+
Credit card APRs for A, B, C credit scores: 11.99%-23.99% based on card type and creditworthiness
Best APR for 60-month auto loan: 8.99%

Highest APY opportunity: .75%, 10-year Jumbo and Tiered CD, $100,000 min. deposit
Highest CD APY & terms: .75%, 10-year $100,000 min. deposit
Best APY for 12-month IRA: 25% Tiered CD with Relationship Reward, $1000 min. deposit

Mechias Savings Bank

mechanicsavings.com
Branches: 4; Non-customer ATM charge: $3; Refund ATM surcharges: On some accounts
Checking account fee: None with Ultimate Green account
Highest savings account APY & terms: .25%, $25,000 min. balance
Credit card APRs for A, B, C credit scores: 9.99%-27.99%
Best APR for 60-month auto loan: 7.035% on a new auto

Lowest 30-year fixed rate res. mortgage APR: 5.08%
Lowest res. mortgage APR & terms: 4.565%, 10-year fixed
Highest APY opportunity: 1.65%, 5-year CD, $1,000 min. deposit

Highest CD APY & terms: 1.65%, 5-year CD, $1,000 min. deposit
Best APY for 12-month IRA: 45%, $250 min. deposit

Mechanics Savings Bank

mechanicsavings.com
Branches: 4; Non-customer ATM charge: $3; Refund ATM surcharges: On some accounts
Checking account fee: None with Ultimate Green account
Highest savings account APY & terms: .25%, $25,000 min. balance
Credit card APRs for A, B, C credit scores: 9.99%-27.99%
Best APR for 60-month auto loan: 7.035% on a new auto

Lowest 30-year fixed rate res. mortgage APR: 5.08%
Lowest res. mortgage APR & terms: 4.565%, 10-year fixed
Highest APY opportunity: 1.65%, 5-year CD, $1,000 min. deposit

Highest CD APY & terms: 1.65%, 5-year CD, $1,000 min. deposit
Best APY for 12-month IRA: 45%, $250 min. deposit

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Bill Hill (right)
Regional Vice President

Kennebec Savings Bank


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(207) 865-1550

Waterville
(207) 872-5563

Winthrop
(207) 377-5801

DOLLARS & SENSE

surcharges: Yes, specific dollar amount reimbursed per statement cycle depending on account
Checking account fee: Fees waived with certain criteria met
Highest savings account APY & terms: Planned Expense Account, .50% APY on balances up to $5,000.00
Credit card APRs for A, B, C credit scores: 0% introductory rate; 13.74% - 24.74% after intro period, based on credit score.
Best APR for 60-month auto loan: 4.25%
Lowest 30-year fixed rate res. mortgage APR: 5.109%
Lowest res. mortgage APR & terms: 4.677%, 10-year fixed Jumbo Construction
Highest APY opportunity: 18 Month CD Special, 2.27% APY. $500 minimum deposit.
Highest CD APY & terms: 18 Month CD Special, 2.27% APY. $500 minimum deposit.
Best APY for 12-month IRA: 1.25%, $500 min. deposit
New customer benefits: “We offer a Planned Expense Account to help you reach your goals quickly and easily. The high-yield savings account pays .50% APY on balances up to $5,000.” —Jeanne Huil, President/CEO

NORTHEAST BANK northeastbank.com
Branches: 10; Non-customer ATM charge: $3.50; Refund ATM surcharges: On some accounts
Checking account fee: None with Northeast Express
Highest savings account APY & terms: 1.10% APY Pearl Money Market
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: 5.319%
Lowest res. mortgage APR & terms: 4.654%, 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 APY for 12-month IRA: 20%, $500 min. deposit
New customer benefits: “With our high-yield Pearl Money Market account, competitive CD rates, and full suite of residential mortgage products, Northeast Bank offers personal banking services designed to fit your needs.” —Chris Delamater, Marketing Director

NORWAY SAVINGS BANK norwaysavingsbank.com
Branches: 24; Non-customer ATM charge: $4; Refund ATM surcharges: Yes, up to $20 for Flexible Solutions Checking & Full Solutions Checking customers. Customers have access to 220+ surcharge free Maine Cash Access ATMs.
Checking account fee: Yes with Free Solutions checking account as well as in Business Free checking. No minimum balance, no monthly fee.
Highest savings account APY & terms: 10% APY on Solutions Savings balances $100,000+ (must have a Full Solutions or Flexible Solutions Checking account)
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: As low as 3.99% with a max. 72 month term on a new car
Lowest 30-year fixed rate res. mortgage APR: 5.201% APR 1 points; (rates adjust daily)
Lowest res. mortgage APR & terms: 15 year 4.566% APR 1 points; (rates adjust daily)
Highest APY opportunity: 50%, on balances between $2,500 and $24,999.99 on Full Solutions Checking account. Min. deposit $25 (customer needs E-statements and a 3rd party payment to qualify)
Highest CD APY & terms: 1.11%, 5-year Premium CD, $500
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People's United Bank
peoples.com

Branches: 27, Non-customer ATM charge: $3.50; Refund ATM surcharges: Only at People's ATMs
Checking account fee: $12 with Plus Checking, $10 with eStatements
Highest savings account APY & terms: .35%, Premier Advantage Money Market and Advantage Money Market accounts, $100,000 min. deposit
Credit card APRs for A, B, C credit scores: 13.24% - 24.99%
Best APR for 60-month auto loan: 7.49% for a new car
Lowest 30-year fixed rate res. mortgage APR: 4.527%
Lowest res. mortgage APR & terms: 4.295%, 15-year fixed
Highest APY opportunity: 2.50%, 15-month CD (vary by location)
Highest CD APY & terms: 2.50%, 15-month CD (vary by location)
Best APY for 12-month IRA: .35%

Rockland Savings Bank
rocklandsavingsbank.com

Branches: 2; Non-customer ATM charge: $2; Refund ATM surcharges: No
Checking account fee: None on most accounts
Highest savings account APY & terms: .15%, $10 min. deposit
Credit card APRs for A, B, C credit scores: 11.99% - 21.99%
Best APR for 60-month auto loan: 5.00%
Lowest 30-year fixed rate res. mortgage APR: 5.233%
Lowest res. mortgage APR & terms: 4.808%, 15-year fixed
Highest APY opportunity: 1.75%, 5-year fixed CD, $500 min. deposit
Highest CD APY & terms: 1.75%, 5-year fixed, $500 min. deposit
Best APY for 12-month IRA: 5.00%, $500 min. deposit

Saco & Biddeford Savings
sbsavings.com

Branches: 7; Non-customer ATM charge: $2.50; Refund ATM surcharges: No
Checking account fee: Several no fee options; Highest savings account APY & terms: 1.45%, Mainely Preferred Account, $750,000 min. balance
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.625% for new
Lowest 30-year fixed rate res. mortgage APR: 5.072%
Lowest res. mortgage APR & terms: 4.619%, 15-year fixed
Highest APY opportunity: 2.60% for 5-year CD, $500 min. deposit
Highest CD APY & terms: 2.60% 5-year CD, $500 min. deposit
Best APY for 12-month IRA: 1.56%, $500 min. deposit
New customer benefits: “Our new Community Debit card program supports our local school food and nutrition programs. In its first year, we’ve raised enough funds to pay for almost 4,000 school meals in our participating communities.” — Jeff Vachon, SVP, Director of Bank Administration

Sanford Institution for Savings
banksis.com

Branches: 8; Non-customer ATM charge: $3; Refund ATM surcharges: Yes, with Ultimate Checking
Checking account fee: No
Highest savings account APY & terms: .50%, Silver lining Best Interest Statement Savings, $0 minimum ($25 to open)

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Mortgage loans are available to qualified applicants who meet the Bank's current loan guidelines for owner-occupied residential properties in New England. Available for loans up to $453,100. For loans with less than a 20% down payment, escrow for taxes and property insurance is required (including flood insurance, if applicable). Additional restrictions may apply. See tax advisor regarding deductibility of interest and charges. NMLS ID #483424. "Visit www.northeastbank.com/hero for a full list of eligibility criteria. "$500 in closing cost discounts1 as our way of saying "Thanks" for serving our community.

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DOLLARS & SENSE

1.75% on a 3 year CD, $10,000 min. balance
Best APY for 12-month IRA: N/A

TD BANK TD BANK.COM
Branches: 46; Non-customer ATM charge: $3; Refund ATM surcharges: With certain accounts
Checking account fee: Free with $100 min. Balance
Highest savings account APY & terms: .35%, Preferred Savings, $50,000-$999M
Credit card APRs for A, B, C credit scores: 14.99%-24.99%
Best APR for 60-month auto loan: N/A
Lowest 30-year fixed rate res. mortgage APR: 5.206% on a $200,000 home with 5% down
Lowest res. mortgage APR & terms: 4.851%, 15-year fixed on a $200,000 home with 5% down
Highest APY opportunity: 1.19%, 5-year Step Rate CD, $250 min. deposit
Highest CD APR & terms: 1.19%, 5-year Step Rate, $250 min. deposit
Best APY for 12-month IRA: 30%, $250 min. deposit or .50% with $100,000 min. daily balance

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION
acadiafcu.org
Branches: 7; Non-customer ATM charge: $1.50 (some cards include additional fees); Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: .40%, $1,000 min. balance
Credit card APRs for A, B, C credit scores: 7.9%-10.9%
Best APR for 60-month auto loan: 2.75% for a new car (up to 7 years)
Lowest 30-year fixed rate res. mortgage APR: N/A
Lowest res. mortgage APR & terms: 4.50%, 10-year w/o points
Highest APY opportunity: 3.00%, 10,000+, Kasasa Cash
Highest CD APR & terms: 2.63%, 5-year Jumbo CD, $100,000 min. deposit
Best APY for 12-month IRA: N/A

CPORT CREDIT UNION
cportcu.org
Branches: 4; Non-customer ATM charge: $3 or free within Surf Network; Refund ATM surcharges: Up to $25 per month with a Kasasa account
Checking account fee: No
Highest savings account APY & terms: 1.87%, 100,000 min. balance (2-year)
Highest CD APY & terms: 2.15%, 5-year, $500 min. deposit
Best APY for 12-month IRA: N/A

BANGOR FEDERAL CREDIT UNION
bangorfcu.com
Branches: 3; Non-customer ATM charge: $3 or free within Surf Network; Refund ATM surcharges: Up to $25 per month with a Kasasa account
Checking account fee: No
Highest savings account APY & terms: 2.27%, 5-year fixed CD
Highest CD APR & terms: 2.27%, 5-year fixed
Best APY for 12-month IRA: 40%
New customer benefits: “Members can text our Maine phone numbers, and a staff member will be available to answer their questions. We’ll also soon be offering live video chat.” — David Desjardins, President and CEO

ATLANTIC FEDERAL CREDIT UNION
atlanticfcu.com
Branches: 4; Non-customer ATM charge: $2.50; Refund ATM surcharges: Up to $20/month with Kasasa account
Checking account fee: No; Highest savings account APY & terms: 2.00%, WAVE Money Market Account, $500,000 min. deposit
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 3.25%
Lowest 30-year fixed rate res. mortgage APR: 5.260%, w/o points
Lowest res. mortgage APR & terms: 4.825%, 10-year fixed, w/o points
Highest APY opportunity: 2.50% with Kasasa Checking

Curious about the benefits of medical cannabis or CBD?

Cannabis comes in many forms and potency levels. Although some forms are intoxicating, CBD is not.

Since 2011, we have helped patients discover the form of cannabis that is just right for them. Our team of professionals are here to listen, advise and guide you.

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www.mainewellness.org | (855) 848-6740
685 Congress St. Portland, ME 04102
Highest savings account APY & terms: 2.00%, $100 min. balance
Credit card APRs for A, B, C credit scores: 11.99%-17.99%
Best APR for 60-month auto loan: 3.25%
Lowest 30-year fixed rate res. mortgage APR: 5.263%,
30-year fixed CU Promise 90
Lowest res. mortgage APR & terms: 4.80%, 10-year fixed;
Highest APY opportunity: 2.38%, 5-year CD
Highest CD APY & terms: 2.38%, 5-year
Best APY for 12-month IRA: 1.21%

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: .50%, $75,000 min. balance
Credit card APRs for A, B, C credit scores: 8.25%-13.25%
Best APR for 60-month auto loan: 2.80% for a car newer than 4 years
Lowest 30-year fixed rate res. mortgage APR: 5.263%,
30-year fixed CU Promise
Lowest res. mortgage APR & terms: 4.80% 10-year fixed
Highest APY opportunity: 2.99%, 5-year CD, $75,000 min.
Highest CD APY & terms: 2.99%, 5-year, $75,000 min.
Best APY for 12-month IRA: 1.81%, $75,000 min.

INFINITY FEDERAL CREDIT UNION
infinityfcu.com
Branches: 4; Non-customer ATM charge: $1.00; Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 2.38%, $75,000 min. balance
Credit card APRs for A, B, C credit scores: 8.25%-13.25%
Best APR for 60-month auto loan: 2.80% for a car newer than 4 years
Lowest 30-year fixed rate res. mortgage APR: 5.263%,
30-year fixed CU Promise
Lowest res. mortgage APR & terms: 4.80% 10-year fixed
Highest APY opportunity: 2.99%, 5-year CD, $75,000 min.
Highest CD APY & terms: 2.99%, 5-year, $75,000 min.
Best APY for 12-month IRA: 1.81%, $75,000 min.

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DOLLARS & SENSE

surcharges: Yes with some accounts
Checking account fee: None with Step Up checking
Highest savings account APY & terms: 0.6%, $1,000 min.
Credit card APRs for A, B, C credit scores: 8.90%-16.9%
based on card type
Best APR for 60-month auto loan: 3.00% with Relationship Discount
Lowest 30-year fixed rate res. mortgage APR: 5.206%
Lowest res. mortgage APR & terms: 4.58%, 10 year fixed
Highest APY opportunity: 3.30% for 5, 7, and 10-year Jumbo Share Certificates, $95,000 min.
Highest CD APR & terms: 3.30% for 5, 7, and 10-year Jumbo Share Certificates, $95,000 min.; Best APY for 12-month IRA: 2.53% Share Certificate, $500 min.

MAINE SAVINGS FEDERAL
CREDIT UNION mainesavings.com
Branches: 10; Non-customer ATM charge: $3.00; Refund ATM surcharges: Yes with certain accounts
Checking account fee: No
Highest savings account APY & terms: 0.90% with Red Wallet Saver account up to $10,000, plus up to 0.00% of $10,000 with addition of Red Wallet Checking account
Credit card APRs for A, B, C credit scores: 9.99%-18.00%
Best APR for 60-month auto loan: 3.84% for a new car
Lowest 30-year fixed rate res. mortgage APR: 5.263%
30-year fixed CU Promise
Lowest res. mortgage APR & terms: 4.835%, 15-year fixed
Highest APY opportunity: 3.15%, 5-year CD, $500 min. deposit
Highest CD APR & terms: 3.15%, 5-year, $500 min. deposit
Best APY for 12-month IRA: 1.41%, $500 min. deposit
New customer benefits: “We offer a discount of 50% off your rate if you have loans with another institution as a new member. Credit card debt—we will take that and cut that in half, so if you qualify for the loan, we’d cut the interest rate in half.” —John Reed, President/Chief Executive Officer

MAINE STATE CREDIT UNION
mainestatecu.org
Branches: 3; Non-customer ATM charge: $3.00; Refund ATM surcharges: Up to $25 per month with some accounts
Checking account fee: None with Advantage Checking
Highest savings account APY & terms: 1.10%, Advantage Savings, $100,000 min. balance
Credit card APRs: 9.90%-11.90%
Best APR for 60-month auto loan: 3.49%, 66-month term
Lowest 30-year fixed rate res. mortgage APR: 4.862%, 1.00 points
Lowest res. mortgage APR & terms: 4.274%, 10-year fixed, 1.00 points
Highest APY opportunity: 3.00%, 30-month Share Certificate Special, $2,500 min. deposit
Highest CD APR & terms: 3.00%, 30-month Share Certificate Special, $2,500 min. deposit
Best APR for 12-month IRA: 1.35%, $500 min. deposit
New customer benefits: “Our new smart phone capability includes e-alerts, new deposit/loan accounts, Visa card controls, and person-to-person payments.” —Tucker Cole, President/CEO

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DOLLARS & SENSE
This is YOUR YEAR to EARN BRAGGING RIGHTS! 
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Join hundreds of brave Mainers for the Natural Resources Council of Maine’s 11th annual POLAR BEAR DIP & DASH! 
SUNDAY, December 31, 2018 
East End Beach, Portland

Help raise awareness AND funds in support of our work to address climate change here in Maine!

5K “warm up” run around Portland’s Back Cove trail: 11:00 a.m. (registration starts at 9:00 a.m., Back Cove parking lot, across from Hannaford).

Polar Bear Dip into Casco Bay, East End Beach: Noon (registration at 11:00 a.m., not necessary for race participants). Shuttle will return participants to Back Cove parking lot after dip.

Cool prizes from local businesses for 5k winners by age class, top fundraisers, and for best costume!

Learn more and sign up at nrcm.org.

Be BOLD in the COLD to help protect Maine’s environment.

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Protecting the Nature of Maine

DOLLARS & SENSE

NORTHEAST CREDIT UNION necu.org 
Branches: 5; Non-customer ATM charge: $3; 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: 10.24%-16.25%

Best APR for 60-month auto loan: 3.69%
Lowest 30-year fixed rate res. mortgage APR: 5.229%
Lowest res. mortgage APR & terms: 3.00%, 3/1 ARM
Highest APY opportunity: 4.00%, Elite Checking 
Highest CD APY & terms: 3.82%, 4-year
Best APY for 12-month IRA: 1.00%, $500 min. deposit

New customer benefits: “Our new members love that we can instantly issue their debit cards for them.” –Michael Rumo, Regional Sales Manager

TOWN & COUNTRY FEDERAL CREDIT UNION tcfcu.com 
Branches: 6; Non-customer ATM charge: $2.00; Refund ATM surcharges: Yes, up to $25/month with Rewards Checking 
Checking account fee: No 
Highest savings account APY & terms: 15%, $25 min. balance

Credit card APRs for A, B, C credit scores: Platinum Visa CC: 8.90% to 15.90% APR, Rewards Visa CC: 10.90% to 17.90%, APR as low as 3.90% APR for the first year for new credit card holders.

Best APR for 60-month auto loan: 3.49% for a new car
Lowest 30-year fixed rate res. mortgage APR: 5.282%
Lowest res. mortgage APR & terms: 4.702%, 10-year fixed

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

Highest CD APY & terms: 2.10%, 5-year CD, $500 min. opening deposit
Best APY for 12-month IRA: 1.10%, $500 min. deposit

UNIVERSITY CREDIT UNION ucu.maine.edu 
Branches: 9; Non-customer ATM charge: $3.50; Refund ATM surcharges: Yes, up to 4 transactions 
Checking account fee: None 
Highest savings account APY & terms: 1.01% Kasasa Saver, $15,000 min. 

Best APR for 60-month auto loan: 3.29%
Lowest 30-year fixed rate res. mortgage APR: 5.237%

Purchase Primary Residence
Lowest res. mortgage APR & terms: 4.274%, 15-year fixed

Highest APY opportunity: 3.01% Kasasa Cash up to $10,000, no min. 

Highest CD APY & terms: 1.2%, 5-year CD, $500 min. deposit
Best APY for 12-month IRA: .30%, $500 min. deposit

*All rates are subject to change. Please check with the financial institution for the most current offers. Each bank included in this year’s article feature electronic check deposit through mobile devices.
Plasma Arc, Laser, and Digital Dental Technology helps to Create Beautiful Smiles Often in Only One Day!

By: Marianna Gold

A smile that gives self-confidence and happiness is priceless. It can help you to start a new life, or to succeed at that interview for the job that you always wanted. Having a healthy appearance is a quality of life issue that can affect how others see and judge us, and how we see ourselves.

Obtaining High Quality Aesthetic (Cosmetic) Dentistry is easier to achieve than you may think. Just doing a professional 4 session Plasma Arc Bleaching is sometimes all that is needed to brighten a smile. And with today’s Laser and ultrasonic filling technology you can in most cases totally avoid local anesthesia using needles. No more pain or hours of numbness. For Crowns the process of Digital Dentistry uses a Computer that guides a porcelain milling robot into the fabrication of custom designed and precisely fitted cosmetic teeth. Crowns/Laminates that could take several weeks to make can now be completed in as little as 1.5 hours.

The following photos were taken of an actual case completed in the office using Computer Assisted Design (CAD), and Computer Automated Milling (CAM) techniques. Temporaries that could easily fall off were not needed. This entire crown case was completed from start to finish in only One Day. Laser white fillings required less than 3 minutes per tooth because no wait time is needed for the patient to get numb. Plasma Arc bleaching helped to balance the colors prior to the start of treatment.

Will people know?

After this “Dental Make Over” few (even close friends) recognized what was done. But they all knew that the patient looked a lot better, and appeared healthier. This phenomena occurs because in conversations people focus more upon each other’s eyes -- the teeth are not typically noticed as the immediate source of this healthy new look; even if within their field of view.

But if the smile looks too white, or too flat, or too perfect the secret is given away and it draws attention immediately to the teeth; in which case they would appear fake. The secret to a perfect smile is by adding imperfections, but in the way that Mother Nature would. Look at the before and after pictures again. See if you can identify the natural teeth from the cosmetic bondings and porcelain crowns. The answer will be in next month’s issue.

A Healthy Foundation

In order to have a lasting affect, all Aesthetic Dentistry must start with quality Dental care, healthy gums, and proper hygiene. A comprehensive approach requires your willingness to get your teeth and gums into the best shape possible. This critical effort on your part will greatly increase the life of your Aesthetic Dentistry.

Having a perfect smile is really specific to each individual. One smile cannot fit all. A perfect smile is subjective to the person who wants it, and the environment in which the person intends to be in.

Philosophy of Dental Aesthetics

“In over 20 years of Practice I have learned that the best Aesthetic Dentistry occurs only in an imperfect world. I try my best to copy and maximize the beauty of that imperfect world. Rather than trying to make every tooth geometrically the same I try to lean in the direction that nature’s form and function takes me; unique to each individual.

I purposely make teeth ever so slightly “imperfect” with tiny chips, waves, twists, and turns, but I do so in the way Mother Nature would make these teeth. The net result is a “perfect smile,” but not a fake smile.

–Quote by Dr. Wayne J. Yee