Life is full of exceptional moments.  
*Your business relationships should be too.*

When someone believes in you, fights for you, and chooses to walk with you, you experience friendship, and that can make a big difference.
Some banks make changes, the best make changes. As 2016 looms, here’s an impressive array of Maine’s financial institutions, their services made ready at a glance. TD Bank, for example, is throwing its doors open on Sundays in and around Portland. On other nights, they’re open till 7 p.m. Isn’t it nice to feel needed? Read what the others are doing for you, below:

**ANDROSCOGGIN BANK**
androscoogginbank.com
Branches: 12; Minimum ATM withdraw: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes, except with Blue Wave Basic account.
Checking account fee: No when minimum deposit requirements are met.
Highest savings account APY & terms: .03% with $25,000 balance
Credit card APRs for A, B, C credit scores: 9.99% - 22.99%
Best APR for 60-month auto loan: 7.85%
Lowest 30-year fixed rate res. mortgage APR: 4.0%
Lowest res. mortgage APR & terms: 15-yr Wealth Builder with 2-tier fixed rates 1.75%/5%, or 2.28% average over the life of the loan
Highest APY opportunity: .85%, high 5-year CD, Minimum deposit: $500
Highest CD APY & terms: .85%, high 5-year CD, Minimum deposit: $500.
Best APR for 12-month IRA: .25%

**AROOSTOOK COUNTY FEDERAL SAVINGS**
yourhomebank.com
Branches: 2; Minimum ATM withdraw: $20; Non-customer ATM charge: $2; Refund ATM surcharges: Yes
Checking account fee: None with $250 minimum balance; no min. for account holders 55 or older
Highest savings account APY & terms: 0.15%, Passbook account, $5 deposit to open.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 2.95%
Lowest 20-year fixed rate res. mortgage APR: 5.75%
Lowest res. mortgage APR & terms: 4%, 3-year ARM
Highest APY opportunity: 1.89%, 5-year CD
Highest CD APY & terms: 1.89%, 5-year CD
Best APR for 12-month IRA: 1.25%

Money Makeover
Maine banks and credit unions are anxious to win you over.
Pull up a chair and get to know them.

FROM STAFF & WIRE REPORTS
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Website</th>
<th>Branches</th>
<th>Minimum ATM Withdraw</th>
<th>Non-customer ATM Charge</th>
<th>Refund ATM Surcharges</th>
<th>Checking Account Fee</th>
<th>Highest Savings Account APY &amp; Terms</th>
<th>Credit Card APRs for A, B, C Credit Scores</th>
<th>Best APR for 60-month Auto Loan</th>
<th>Lowest 30-year Fixed Rate Mortgage APR</th>
<th>Lowest Res. Mortgage APR &amp; Terms</th>
<th>Highest APY Opportunity &amp; Terms</th>
<th>Electronic Check Scanning on Mobile Devices</th>
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<tbody>
<tr>
<td>Auburn Savings Bank</td>
<td>auburnsavings.com</td>
<td>2</td>
<td>$10</td>
<td>$2</td>
<td>No</td>
<td>None</td>
<td>Money Market 0.35% for $200,000 minimum</td>
<td>N/A</td>
<td>2.24%</td>
<td>4.417%</td>
<td>N/A</td>
<td>1.5% - 1.99%</td>
<td>No</td>
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<tr>
<td>Bangor Savings</td>
<td>bangor.com</td>
<td>61</td>
<td>$20</td>
<td>$3.50</td>
<td>Yes</td>
<td>None</td>
<td>N/A</td>
<td>11.99% - 22.99%</td>
<td>4.99%</td>
<td>4.06%</td>
<td>3.28%</td>
<td>1.25%, 5-year CD, $500 min.</td>
<td>Yes</td>
</tr>
<tr>
<td>Bar Harbor Bank &amp; Trust</td>
<td>bhbt.com</td>
<td>20</td>
<td>$10</td>
<td>$3.50</td>
<td>Yes</td>
<td>None</td>
<td>N/A</td>
<td>13.99% - 17.99%</td>
<td>3.5%</td>
<td>4.038%</td>
<td>3.127%</td>
<td>1.85%, 60-month CD</td>
<td>Yes</td>
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<tr>
<td>Bangor Savings Institution</td>
<td>bathsavings.com</td>
<td>9</td>
<td>$5</td>
<td>N/A</td>
<td>No</td>
<td>None</td>
<td>N/A</td>
<td>13.99% - 17.99%</td>
<td>3.041%</td>
<td>4.051%</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes</td>
</tr>
<tr>
<td>Biddeford Savings</td>
<td>biddefordsavings.com</td>
<td>6</td>
<td>$20</td>
<td>$2</td>
<td>Roy</td>
<td>No</td>
<td>Free statements have free worldwide ATM use</td>
<td>13.99% - 17.99%</td>
<td>3.5%</td>
<td>4.038%</td>
<td>3.25%</td>
<td>1.81%, 5-year fixed</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Harpwell Advisors is a boutique investment firm. Our firm leverages the sophistication and scale of top global fund managers and we offer the same focus and structure as leading endowment and family offices. We are committed to building long-term relationships with our clients by bringing the distinct advantages and capabilities of larger investment firms to mid-sized foundations, endowments and families.

Harpwell is a values-driven firm. We hold high standards for governance, stewardship, and integrity and these principles serve as the touchstone for all decisions we make.

In an industry where the competitive landscape needs to be realigned in favor of investors, Harpwell stands out.
Financial expertise is our STRENGTH.

We believe developing relationships with our clients is fundamental to achieving success. We’ll get to know your short-term plans and your long-term goals to determine the best way to manage your money. Let our experienced team earn your trust, and together, we’ll invest in your future.

- INVESTMENT MANAGEMENT
- TRUST SERVICES
- FINANCIAL ADVICE
- ESTATE PLANNING

Personal relationships are our PASSION.

Mary Leavitt, Brittany Robidoux, Jake Ouellette, Jennifer Schumacher, Kurt Garascia, Brian Bernier, Lisa Rideout

Portland 207.482.7920
Auburn 207.791.2110
norwaysavingsbank.com

• Not FDIC Insured
• No Bank Guarantee
• May Lose Value
Highest CD APY & terms: 1.81%
Best APR for 12-month IRA: 45%
Electronic check scanning on mobile devices: Yes

CAMDEN NATIONAL BANK camdenational.com
Branches: 65; Minimum ATM withdraw: $20; Non-customer ATM charge: $3.50; Refund ATM surcharges: No
Checking account fee: none with most accounts.
Highest savings account APY & terms: 0.10%, $25 minimum balance
Credit card APRs for A, B, C credit scores: 9.99% to 23.99%
Best APR for 48-month auto loan: 4%
Lowest 30-year fixed rate res. mortgage APR: 4.065%
Lowest res. mortgage APR & terms: 3.484%, 15-yr. fixed.
Highest APY opportunity: 1.05%, 5-year CD, $500 min.
Highest CD APY & terms: 1.05%, 5-year, $500 min. (Special through 12/31/15: 1.85%, $5,000 min.)
Best APR for 12-month IRA: 15%
Electronic check scanning on mobile devices: Yes

GORHAM SAVINGS BANK gorhamsavingsbank.com
Branches: 12; Minimum ATM withdraw: $20 Non-customer ATM charge: $2.95; Refund ATM surcharges: Yes
Checking account fee: No for some accounts; $5 for paper statements
Highest savings account APY & terms: .25%, $75,000 minimum.
Credit card APRs for A, B, C credit scores: 9.99% to 17.99%
Best APR for 60-month auto loan: 2.875% for a new car.
Lowest 30-year fixed rate res. mortgage APR: 4.045%
Lowest res. mortgage APR & terms: 3.293%, 5-year fixed.
Highest APY opportunity: 1.30%, 5-year CD, min. $500
Highest CD APY & terms: 1.30%, 5-year, minimum $500
Best APR for 12-month IRA: 40%, minimum $500
Electronic check scanning on mobile devices: Yes

KENNEBUNK SAVINGS kennebunksavings.com
Branches: 17; Minimum ATM withdraw: $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes
Checking account fee: No
Highest savings account APY & terms: 0.10%, $5,000 minimum balance.
Credit card APRs for A, B, C credit scores: 9.99% to 20.99%
Best APR for 60-month auto loan: 4.79%
Lowest 30-year fixed rate res. mortgage APR: 4.041%
Lowest res. mortgage APR & terms: 3.322%, 15-year fixed.
Highest APY opportunity: 1.31%, 5-yr. IRA/CD, $500 minimum
Highest CD APY & terms: 1.31%, 5-year CD, $500 min. Best APR for 12-month IRA: 40%, $500 mini-
Electronic check scanning on mobile devices: Yes

KEY BANK keybank.com
Branches: 53 (in Maine); Minimum ATM withdraw: $20; Non-customer ATM charge: $2.75; Refund ATM surcharges: With some accounts
Checking account fee: None for Privilege Checking.
Highest savings account APY & terms: .10%, $25,000 min.
Credit card APRs for A, B, C credit scores: 11.99% to 21.99%
Best APR for 60-month auto loan: 3.59%
Lowest 30-year fixed rate res. mortgage APR: 4.07%
Lowest res. mortgage APR & terms: 3.19% 5-year
Highest APY opportunity: 5-year CD, .85%, min. $100,000
Highest CD APY & terms: .85%, 5-year, min. $100,000
Best APR for 12-month IRA: 0.2%
Electronic check scanning on mobile devices: Yes

MACHIAS SAVINGS BANK machiassavings.com
Branches: 18; Minimum ATM withdraw: $10; Non-customer

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®
Total Family Wealth Management

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www.PortlandHarborGroup.com

“Helping to Simplify a Complex World”
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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 2015 Retail Banking Satisfaction Study™. Study based on 82,030 total responses measuring 12 providers in the New England region and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed April – February 2015. Your experiences may vary. Visit jdpower.com. Member FDIC

If You Think All Banks Are Alike, Think Again.

Bangor Savings Bank has been named, “Highest Customer Satisfaction with Retail Banking in the New England Region”

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

You matter more.

1.877.Bangor1 | www.bangor.com
ATM charge: $4; Refund ATM surcharges: With some accounts
Checking account fee: None for some accounts
Highest savings account APY & terms: .15%, $100,000 minimum
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: 4.83%
Lowest res. mortgage APR & terms: 3.27%, 15-year fixed.
Highest APY opportunity: 1.11%, 5-year CD/IRA
Highest CD APY & terms: 1.11%, 5-year CD
Best APR for 12-month IRA: 0.27%, $250 minimum.
Electronic check scanning on mobile devices: Yes

PEOPLE’S UNITED BANK peoples.com
Branches: 26 in Maine; Minimum ATM withdraw: $10;
Non-customer ATM charge: $2.50; Refund ATM surcharges:
No checking account fee: $12; free if 65 or older, or with
use of direct deposit.
Highest savings account APY & terms: 0.02% with $250
minimum balance
Credit card APRs for A, B, C credit scores: 9.99% - 20.99%
Best APR for 60-month auto loan: 7.49% for a new car.
Lowest 30-year fixed rate res. mortgage APR: 3.76%
Lowest res. mortgage APR & terms: 2.967%, 5/1 ARM.
Highest APY opportunity: 1.15%, 5-year CD if with
checking account.
Highest CD APY & terms: 1.05%, 5-year%, $1,000 minimum.
Best APR for 12-month IRA: 0.25%, $1,000 minimum
Electronic check scanning on mobile devices: Yes.

NORTHEAST BANK northeastbank.com
Branches: 10; Minimum ATM withdraw: $20; Non-customer
ATM charge: $2.00; Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.10%, $100 minimum.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 6.13%
Lowest 30-year fixed rate res. mortgage APR: 4.083%
Lowest res. mortgage APR & terms: 3.395%, 15-year fixed.
Highest APY opportunity: 1.4%, 5-year CD, $500 minimum.
Highest CD APY & terms: 1.4%, 5-year CD, $500 minimum.
Best APR for 12-month IRA: 0.20%, $500 minimum
Electronic check scanning on mobile devices: Yes

SANFORD INSTITUTION FOR SAVINGS
banksis.com
Branches: 8 in Maine; Minimum ATM withdraw: $20; Non-
customer ATM charge: $3; Refund ATM surcharges: Yes,
with Ultimate Checking.
Checking account fee: No
Highest savings account APY & terms: .05%, $2,500 minimum
balance.
Credit card APRs for A, B, C credit scores: 14.99% - 21.99%
Best APR for 60-month auto loan: 3.0%
Lowest 30-year fixed rate res. mortgage APR: 4.00%
Lowest res. mortgage APR & terms: 3.841%, 3/1 ARM.
Highest APY opportunity: 2.27%, 10-year Silver Link
CD III, $10,000 minimum balance.
Highest CD APY & terms: 2.27%, 10-year Silver Link CD
III, $10,000 minimum balance.
Best APR for 12-month IRA: .04%, $500 minimum

NOVA SAVINGS Bank norwaysavingsbank.com
Branches: 24; Minimum ATM withdraw: $20; Non-customer
ATM charge: $2; Refund ATM surcharges: Yes, up to $20.
Checking account fee: No

SACO & Biddeford Savings sbavings.com
Branches: 6; Minimum ATM withdraw: $5; Non-customer
ATM charge: $3.50; Refund ATM surcharges: No
Checking account fee: None for many accounts
Highest savings account APY & terms: 0.40%, Mainely
Preferred account, $100,000 minimum
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: 4.05%
Lowest res. mortgage APR & terms: 3.524%, 15-year fixed.
Highest APY opportunity: 1.85%, 5-year CD, min. $500.
Highest CD APY & terms: 1.85%, 5-year CD, $500 minimum.
Best APR for 12-month IRA: 4.0%, minimum $500
Electronic check scanning on mobile devices: No.

Small Business Lending Solutions from Northeast Bank

Whether you are looking to purchase equipment, expand an existing operation, or need working capital - we can help.

We provide SBA Small Business Loans from $25,000 - $150,000 through our local branch network, with expedited closing. Looking for more? Our commercial lending team can meet to determine the right solution for your business.

To speak with a loan officer, call 1.800.284.5989 or visit us online at northeastbank.com/business.

* SBA Preferred Lender

DOLLARS & SENSE

Northeast Bank

1.800.284.5989 northeastbank.com

DECEMBER 2015 33
There has never been a better time to use a credit union.

More Access, More Choice

• With Shared Branching, there are more branches than any single bank in Maine – 170 branches in Maine and over 5,000 across the country.

• Credit unions have the largest surcharge-free ATM network in the state, with over 230 SURF ATMs.

• We offer the latest in mobile technology for account access, to keep you connected across devices, wherever you may be.

• Credit unions are about helping you out – with low loan rates, great terms and local decisions.

More than 660,000 Mainers use a credit union and own it.
Find out how at mainecreditunions.org
As Maine’s Oldest Bank we’ve seen our share of history. Since 1827, through good times and bad, we’ve helped our fellow Mainers achieve financial security in the present while planning for tomorrow. Maybe that’s why so many Maine families bank with us, generation after generation.
How should your bank account for you?

By knowing your name—not just your account number.
By giving you access, not just service.
By designing products that fit the way you live, not just the way you bank.
By combining genuine with ingenuity.

By being here, to take you anywhere.
DOLLARS & SENSE

ATM charge: Varies; Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.15%, $100,000 minimum balance.
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 2.15%, New/Used car under 4 years old.
Lowest 30-year fixed rate res. mortgage APR: 4.124%
Lowest res. mortgage APR & terms: 3.125%, 15-year fixed
Highest APY opportunity: 2.02%, 5-yr. CD, $75,000 min.
Highest CD APY & terms: 2.02%, 5-yr. CD, $75,000 min.
Best APY for 12-month IRA: 0.75%, $75,000 min.
Electronic check scanning on mobile devices: No

FIVE COUNTY CREDIT UNION fivecounty.com
Branches: 15; Minimum ATM withdraw: as low as $5 depending on location; Non-customer ATM charge: $3;
Refund ATM surcharges: No
Checking account fee: No
Highest savings account APY & terms: 0.15%, $100,000 min.
Credit card APRs for A, B, C credit scores: 13.75% - 21.25%
Best APR for 60-month auto loan: 3.0%
Lowest 30-year fixed rate res. mortgage APR: 4.128%
Lowest res. mortgage APR & terms: 3.451%, 15-year fixed.
Highest APY opportunity: 1.06%, 5-yr. CD, $100,000 min.
Highest CD APY & terms: 1.06%, 5-yr., $100,000 min.
Best APY for 12-month IRA: 0.15%, $100,000 min.
Electronic check scanning on mobile devices: Yes

THINK OUTSIDE THE BANK

No need to go to a bank to earn higher dividends on your Money Market Checking Account—think Cumberland County Federal Credit Union.

Our Money Market Checking Accounts offer great rates with easy access to your funds.

- $4,000 minimum opening balance
- Dividends paid monthly on average daily balance of $4,000 or more
- Average daily balance of $10,000 or more earns additional monthly dividends

MONEY MARKET CHECKING RATES**

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<th>Average Daily Balance</th>
<th>Rate</th>
<th>APY</th>
</tr>
</thead>
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<tr>
<td>$10,000.00 or more</td>
<td>0.20%</td>
<td>0.20%</td>
</tr>
</tbody>
</table>

*APY = Annual Percentage Yield. **View disclosures for more information. All rates are subject to change without notice. The rates and yields are accurate and effective for accounts as of August 28, 2015.


No Closing Cost Home Equity Loans*

1-800-750-0959 I Visit MaineLendingExpert.com for details about credit costs and terms!

*All terms and conditions are subject to underwriting criteria, and may not be available to all borrowers. Present APR of 3.25% (current as of 1/1/15) will vary with the Wall Street Journal Prime Lending Rate, based on a margin of 0% to 1.5%. In no event shall the APR exceed 18%. Federally Insured by NCUA.
MAINE SAVINGS FEDERAL CREDIT UNION
mainesavings.com
Branches: 10; Minimum ATM withdraw: $10; Non-customer ATM charge: Yes; Refund ATM surcharges: Yes if qualified
Checking account fee: No
Highest savings account APY & terms: 2.0%, $10,000 max.
Credit card APRs for A, B, C credit scores: 9.99%-18.99%
Best APR for 60-month auto loan: 2.69%
Lowest 30-year fixed rate res. mortgage APR: 4.128%
Lowest res. mortgage APR & terms: 3.125%, 10-yr. fixed.
Highest APY opportunity: 1.56%, 5-year CD, $500 min
Highest CD APY & terms: 1.56%, 5-year CD, $500 min
Best APY for 12-month IRA: 3.5%, $500 min
Electronic check scanning on mobile devices: Yes

MAINE STATE CREDIT UNION
mainestate.cuview.net
Branches: 3; Minimum ATM withdraw: $10; Non-customer ATM charge: Yes; Refund ATM surcharges: No
Checking account fee: No.
Highest savings account APY & terms: .15%, $25 min
Credit card APRs: From 9.99%
Best APR for 60-month auto loan: 2.99%
Lowest 30-year fixed rate res. mortgage APR: 4.0%
Lowest res. mortgage APR & terms: 2.75%, 10-year fixed.
Highest APY opportunity: 1.65%, 5-year CD, $500 min.
Highest CD APY & terms: 1.65%, 5-yr., $500 min.
Best APY for 12-month IRA: 50%, $500 min.
Electronic check scanning on mobile devices: No

OCEAN COMMUNITIES FEDERAL CREDIT UNION
oceancommunities.com
Branches: 5; Minimum ATM withdraw: $5 or $20; Non-customer ATM charge: $3; Refund ATM surcharges: Yes, for most accounts
Checking account fee: No.
Highest savings account APY & terms: .10%, $250 min
Credit card APRs for A, B, C credit scores: N/A
Best APR for 60-month auto loan: 2.75%
Lowest 30-year fixed rate res. mortgage APR: 4.128%
Lowest res. mortgage APR & terms: 3.413% 10-year
Highest APY opportunity: 2.01% up to $20,000 in a Kasasa Cash acct. Can be combined with Kasasa Saver for 1.01% up to another $50,000.
Highest CD APY & terms: .85%, 5-year, 1.81%, $500 min.
Best APY for 12-month IRA: 45%, $500 min.
Electronic check scanning on mobile devices: Yes

PEOPLES CHOICE CREDIT UNION
peopleschoicecreditunion.com
Branches: 4; Minimum ATM withdraw: $10; Non-customer ATM charge: $2; Refund ATM surcharges: No
Checking account fee: No.
Highest savings account APY & terms: 0.50%, Market savings, $250,000 min.
Credit card APRs: From 9.90%
Best APR for 60-month auto loan: 2.49%
Lowest 30-year fixed rate res. mortgage APR: 4.0%
Lowest res. mortgage APR & terms: 3.25%, 15-year fixed
Highest APY opportunity: 2.30%, 7-year CD, $10,000 min.
Highest CD APY & terms: 2.30%, 7-year, $10,000 min.
Best APY for 12-month IRA: 45%, $10,000 minimum.
Electronic check scanning on mobile devices: Yes

TOWN & COUNTRY FEDERAL CREDIT UNION
tcfcu.com
Branches: 6; Minimum ATM withdraw: $1; Non-customer ATM charge: $2; Refund ATM surcharg-
Yes, with Rewards Checking.
Checking account fee: No
Highest savings account APY & terms: .15%, $25 minimum deposit.
Credit card APRs for A, B, C credit scores: 8.9%-17.9%.
Best APR for 60-month auto loan: 2.49% for new car;
Lowest 30-year fixed rate res. mortgage APR: 4.47%
Lowest res. mortgage APR & terms: 3.81% 10-yr. fixed
Highest APY opportunity: 3.01%, up to $10,000, with Rewards Checking.
Highest CD APY & terms: 1.74%, 5-year CD, min $500
Best APY for 12-month IRA: 0.5%
Electronic check scanning on mobile devices: Yes

UNIVERSITY CREDIT UNION ucu.maine.edu
Branches: 8; Minimum ATM withdraw: $5, or 20; Non-customer ATM charge: $2; Refund ATM surcharges: In some circumstances.
Checking account fee: No
Highest savings account APY & terms: 2.97 Kasasa Cash up to $10,000
Credit card APRs for A, B, C credit scores: 7.99% to 17.99%
Best APR for 60-month auto loan: 2.49%, $7,500 minimum loan amount
Lowest 30-year fixed rate res. mortgage APR: 3.875%
Lowest res. mortgage APR & terms: 2.875%, 10-year fixed.
Highest APY opportunity: 1.20%, 5-year CD or 2.97% Kasasa Cash up to $10,000.
Highest CD APY & terms: 1.20%, 5-year CD.
Best APY for 12-month IRA: 0.3%
Electronic check scanning on mobile devices: Yes.