

STATEMENT OF INTENT

Machias Savings Bank is committed to meeting the financial needs of the communities it serves, including all low and moderate income areas within those communities.

We believe that we can effectively fulfill this commitment by applying specific guidelines designed to help us achieve our goals. We will constantly seek to understand the credit needs of each of our market areas by actively listening to the needs and desires of our consumers.

We will work to ensure that our products and services are responsive to community needs by periodically reviewing our current offering of products and comparing it with our assessment of those needs.

We will use informative, well-placed advertising to actively solicit business from creditworthy customers. It is the intent of our advertising efforts to ensure that customers are aware of the services we offer, and the fact that we want their business. We will continue to use a variety of marketing tools including social media, local newspapers, radio and television ads as a vehicle to inform our communities.

We will encourage our employees to actively participate in community building. This will take place in a variety of manners including: community involvement, charitable donations, service on boards of directors of non-profit organizations and partnering with community development organizations.

We will ensure that all bank personnel understand the bank's commitment to serving low and moderate income customers and are equipped with the knowledge and motivation needed to address these goals. In this effort, we will provide ongoing training so that the message and spirit of CRA reaches all of our employees.

We welcome the input of anyone in any of our communities. Your comments should be addressed to:

Sean Daye
CRA Officer
Machias Savings Bank
PO Box 318
Machias, Maine 04654

CRA STATEMENT

Machias Savings Bank is a mutual holding company organized under the laws of the United States and the State of Maine. The Bank provides full banking services through our physical branch locations, ATM's, drive-up windows and online services. It is the policy of Machias Savings Bank to fully serve its communities to the best of its abilities within the limits of its financial, physical and human resources while heeding sound banking practices and the bank's obligation to depositors.

Machias Savings Bank provides loans to consumers, businesses and government entities in accordance with uniform nondiscriminatory standards. Machias Savings Bank's loan policies and procedures do not discriminate on the basis of race, color, religion, national origin, sex, marital status, age, disability, reliance on public source income or other prohibited basis (providing the applicant has the capacity to contract). Nor does Machias Savings Bank discriminate in the case that the Applicant has in good faith exercised any of his/her rights under the Consumer Credit Protection Act. Machias Savings Bank has no geographic restrictions which limit loans within its services areas. Changes in economic, regulatory and industry conditions can result in changes in terms and conditions; changes in market conditions may cause certain loans or cases of loans to be temporarily unavailable.

CRA Training Efforts:

The Machias Savings Bank CRA Officer is responsible to ensure that system wide training is provided to all bank employees, with appropriate attention given to CRA matters. The CRA Officer will provide periodic reminders which will thoroughly describe what CRA is, and how the bank's commitment to CRA will be implemented within the bank system, and the communities it serves.

Branch Managers:

It will be the responsibility of the Branch Managers to see that employees at all of the bank's branches have received appropriate training.