

Memo To: CRA Public File

Date: May 26, 2015

RE: Addition of the Portland Branch

Machias Savings Bank will open the Portland Branch on May 26th 2015:

Machias Savings Bank
Portland Branch
2 Union St., Suite 301
Portland, ME 04101

Branch Contact: Andrew Dorr
Phone Number: 207-774-1700

The Portland Branch will be a full service lending and deposit institution. Mortgage requests will be by appointment only until July 20th. After July 20th a full time mortgage originator will be located on site.

Portland Branch Hours of Operation:

Monday – Friday
Lobby: 9:00 AM – 3:00 PM

Geographic area served by the Portland Branch:

Census Tracts Served by the Portland Branch:			State Code 23	County Code 005	
0001.00	0002.00	0003.00	0005.00	0006.00	0010.00
0011.00	0012.00	0013.00	0015.00	0017.00	0018.00
0019.00	0020.01	0020.02	0021.01	0021.02	0022.00
0023.00	0024.00	0030.00	0031.00	0032.00	0033.00
0034.00	0035.00				

Including the Following Cities and/or Towns:

Portland - 0001.00, 0002.00, 0003.00, 0005.00, 0006.00, 0010.00, 0011.00, 0012.00, 0013.00, 0015.00, 0017.00, 0018.00, 0019.00, 0020.01, 0020.02, 0021.02, 0022.00, 0023.00

Portland and Falmouth - 0021.01

Portland, Cliff Island, Long Island and Peaks Island - 0024.00

South Portland - 0030.00, 0031.00, 0032.00, 0033.00, 0034.00, 0035.00

Memo To: CRA Public File

Date: December 13, 2013

RE: Addition / Closing of Branches related to Savings Bank of Maine Purchase

On July 22, 2013 The Bank of Maine and Machias Savings Bank announced the execution of a definitive agreement pursuant to which Machias Savings Bank will purchase six branches of The Bank of Maine in northern Maine. The transaction includes branches located in Caribou, Fort Kent, Houlton, Lincoln, Mars Hill and Presque Isle.

As part of the transaction, Machias Savings Bank will assume substantially all of the deposits of the six locations. These deposits totaled approximately \$75 million as of June 30, 2013. Also included as part of the transaction are certain business and consumer loans associated with the six branches as well as the sale of the real estate for the branch locations.

In connection with its acquisition of these branches, Machias Savings Bank will close three of them: Fort Kent, Houlton, and Mars Hill. Customers of these branches will be serviced by other conveniently located Machias Savings Bank branches and its broad array of electronic banking services. Machias is committed to working with those customers for a smooth transition.

The sale of these branches is subject to receipt by The Bank of Maine and Machias Savings Bank of all necessary regulatory approvals. If these approvals are granted, the sale is expected to close in the fourth quarter of 2013.

“The sale of these branches will allow The Bank of Maine to focus on its remaining branches in mid and southern Maine,” said John Everets, Chairman and CEO of The Bank of Maine. “The Bank of Maine’s recent investments in infrastructure, information technology, products and services and its community involvement will enable the bank to continue to deliver to its customers the exceptional customer experience the bank currently provides.”

“Adding these branches is a natural expansion of our existing footprint, providing us with greater branch density in Northern Maine,” said Larry L. Barker, President and CEO of Machias Savings Bank. “I have great confidence customers and employees will experience a smooth transition.”

The branches to be sold will continue operating as The Bank of Maine, and there will be no changes to any of The Bank of Maine client accounts until the sale is approved and completed. Upon closing of the sale, the branches will become part of Machias Savings Bank, and customers can immediately take advantage of banking at all Machias Savings Bank locations. The banks will continue collaborating to ensure a smooth transition for the individuals and businesses they serve. Over the next several weeks, customers will begin receiving communications with additional information to guide them through the process.

Caribou Branch:

Machias Savings Bank will open the Caribou Branch on December 16th 2013:

Machias Savings Bank
Caribou Branch
142 Bennett Drive
Caribou, ME 04736

Branch Manager: Karen Thibodeau
Phone Number: 207-498-6014

The Caribou branch is a full service lending and deposit institution offering 24 hour ATM, drive up services, safe deposit boxes and free WIFI.

Caribou Branch Hours of Operation:

	Monday – Friday	Saturday	
Drive-Up:	8:00 AM – 5:00 PM	9:00 AM – 12:00 PM	
	Monday – Thursday	Friday	Saturday
Lobby:	8:30 AM – 4:00 PM	8:30 AM – 5:00 PM	9:00 AM – 12:00 PM

Geographic area served by the Caribou Branch:

Census Tracts Served by the Caribou Branch:

9501.00	9513.00	9514.00
9510.00	9512.00	9516.00

Including the Following towns:

Non-MSA County Code 03

9501.00: Square Lake UT, Stockholm, Cyr Pl, Hamlin, Westmanland, New Sweden, Connor, UT, Caswell

9510.00: Perham, Woodland, Wade, Washburn

9512.00: Caribou

9513.00: Caribou

9514.00: Caribou

9516.00: Limestone

Presque Isle Branch:

Machias Savings Bank will open the Presque Isle Branch on December 16th 2013:

Machias Savings Bank
Presque Isle Branch
9 Dyer Street
Presque Isle, ME 04769

Branch Manager: Michael Kelley
Phone Number: 207-768-3222

The Presque Isle branch is a full service lending and deposit institution offering 24 hour ATM, drive up services and free WIFI.

Presque Isle Branch Hours of Operation:

Drive-Up:	Monday – Friday 8:00 AM – 5:00 PM	Saturday 9:00 AM – 12:00 PM	
Lobby:	Monday – Thursday 8:30 AM – 4:00 PM	Friday 8:30 AM – 5:00 PM	Saturday 9:00 AM – 12:00 PM

Geographic area served by the Presque Isle Branch:

Census Tracts Served by the Presque Isle Branch:

9518.00	9520.00	9511.00
9519.00	9521.00	9517.00

Including the Following towns:

Non-MSA County Code 03

9511.00: Castle Hill, Mapleton, Chapman

9517.00: Easton, Fort Fairfield

9518.00: Presque Isle

9519.00: Presque Isle

9520.00: Presque Isle

9521.00: Mars Hill, Westfield, Blaine

Lincoln Branch:

Machias Savings Bank will open the Lincoln Branch on December 8th 2013:

Machias Savings Bank
Lincoln Branch
Penobscot Valley Avenue
Lincoln, ME 04457

Branch Manager:
Phone Number: 207-794-2500

The Lincoln branch is a full service lending and deposit institution offering 24 hour ATM, drive up services and free WIFI.

Lincoln Branch Hours of Operation:

	Monday – Friday	Saturday	
Drive-Up:	8:00 AM – 5:00 PM	9:00 AM – 12:00 PM	
	Monday – Thursday	Friday	Saturday
Lobby:	8:30 AM – 4:00 PM	8:30 AM – 5:00 PM	9:00 AM – 12:00 PM

Geographic area served by the Lincoln Branch:

Census Tracts Served by the Lincoln Branch:

0225.00	0245.00	0255.00	0265.00
02270.00	0280.00	0285.00	0290.00
0300.00	0310.00	9400.00	

Including the Following towns:

Non-MSA County Code 03

0225.00 – Greenbush, Passadumkeag
0245.00 – Burlington, E. Central Penobscot, Lee, Lowell, Twombly, Winn
0255.00 – Carroll, Drew, Kingman, Lakeville, Mattawamkeag, Prentiss, Springfield, Webster, Whitney
0265.00 – Chester, Medway, Woodville
0270.00 – Lincoln
0280.00 – Enfield
0285.00 – Howland, Maxfield, Seboeis
0290.00 – Millinocket
0300.00 – Millinocket
0310.00 – Indian Island

Branch Closings:

In connection with the acquisition of the aforementioned branches, Machias Savings Bank will concurrently be closing three branches formerly owned by The Bank of Maine. Those branches include: Fort Kent, Houlton, and Mars Hill.

Houlton Branch – Customers of the Houlton branch formerly owned by The Bank of Maine will be serviced by the existing branch owned by Machias Savings Bank already located in Houlton.

Mars Hill Branch – Customers of the Mars Hill branch formerly owned by The Bank of Maine will be transferred to the Presque Isle branch of Machias Savings Bank.

Fort Kent Branch – Customers of the Fort Kent branch formerly owned by The Bank of Maine will be transferred to the Caribou Branch. Fort Kent falls outside of the service area of Machias Savings Bank.

2014

No Branches were opened or closed in 2014.

“Machias Savings Bank has not received comments from the public file within the last two years which specifically relate to the Banks CRA statements of the Bank’s performance in helping to meet the needs of its communities.” - CRA Officer – Sean Daye