PRODUCTS, SERVICES AND DELIVERY CHANNELS

PRODUCTS

PERSONAL MORTGAGE LOAN PRODUCTS

- Smart Start hoME Loan
- hoME Opportunity Mortgage Loan
- House to hoME Mortgage Loan
- Made in ME Construction Loan
- Smart Size hoME Loan
- Smart Size Construction Loan
- Home Equity Line of Credit
- HELOC Carve-Out Loan
- Home Equity Loan
- FNMA, FHLB, MSHA, and Portfolio Loans
- FHLBB Permanent Rate Buy Down

PERSONAL LOAN PRODUCTS

- 207 Credit Builder
- Automobile Loans
- Boat/Personal Watercraft Loans
- Motor Home Loans
- Travel Trailers/Pop-up Camper Loans
- Motorcycle/ATV Loans
- Snowmobile Loans
- Tractor Loans
- Unsecured Installment Loans

PERSONAL DEPOSIT PRODUCTS

- Essential Checking
- 207 Rewards Checking
- Champion High-Yield Checking
- Health Savings Account (HSA)
- HSA Individual or Family Checking
- Essential Money Market
- Champion High-Yield Money Market
- Essential Savings
- 207 Savings
- Certificates of Deposits
- Individual Retirement Accounts

BUSINESS LOAN PRODUCTS

- Commercial Real Estate Loans
- Small Business Loans
- Working Capital Lines of Credit
- Public and Municipal Financing
- Business Loans guaranteed by the Finance Authority of Maine (FAME)
- SBA (Small Business Administration) Loans

BUSINESS DEPOSIT PRODUCTS

- Smart Business Checking
- Enterprise Business Checking
- Interest Business Checking
- Charter Checking
- IOLTA Checking
- RAHF Interest Checking
- Smart Business Money Market
- Treasury Advantage Money Market
- Smart Business Savings

SPECIALTY BUSINESS PRODUCTS

- FDIC Insured Sweep
- ICS Sweep Account (Savings & Money Market)
- Smart Sweep

SERVICES

Maine Community Bank provides the following services, but all services are not available at each of the branch locations.

Some or all of these services are widely available to all Maine Community Bank Customers.

Please call your local branch for further details:

- Business and Retail Online Banking are available to view account balances, transactions, view eStatements, make payments and perform account to account transfers.
- Ability to apply for a mortgage or home equity loan via the Bank's website
- Secure Alerts through Business and Retail Mobile apps and Online Banking
- Business and Retail Bill Pay
- Business and Retail Mobile Banking
- Mobile Deposits (Consumer)
- E-Statements for Deposit and Loan account
- Debit and ATM cards
- Instant Issue Debit Card
- Bank checks and money orders
- Video Teller Machine
- 24-hour Telephone Banking
- Deposits may be made at branch ATMs and all VTM's
- Notary Public Service
- Signature Guarantee Services
- Visa Gift Cards
- Ability to order foreign currency for customers
- Coin Counter
- Cash Management
- Safe Deposit Boxes
- Apple Pay and Samsung Pay

DELIVERY CHANNELS

Maine Community Bank offers the capability to perform banking functions through various channels.

Mobile and telephone banking services are available to all customers 24 hours a day and offer a full array of services. The Bank maintains a website that provides online banking capabilities, mortgage applications, description of products and services, security and identity theft prevention tips, employment opportunities, and “Contact Us” capabilities via email.

Online deposit account opening in available through the legacy Gorham Savings Bank mobile application until later in 2025 when they will be available through the Maine Community Bank website.

TELEPHONE BANKING

- 24-hour accessible
- Account information – deposits and loans
- Funds transfer
- Product/service/location/hours information

BUSINESS AND RETAIL MOBILE BANKING

- Access by Business or Retail mobile app
- Check balances and recent transactions
- Transfer money
- Set alerts
- Mobile Deposit

INTERNET BUSINESS AND RETAIL ONLINE BANKING

- Access to bank accounts via Internet
- Account information – deposits and loans
- Funds transfer
- Loan payments
- Limited account transaction histories
- Bill payment
- Check images
- eStatements

CASH MANAGEMENT SERVICES

- Remote Deposit Capture
- Wires
- ICS Sweep
- Business Credit Cards
- Merchant Services
- ACH Origination