

# Systems Integration Guide

For legacy Gorham Savings Bank customers

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A seamless and enhanced  
banking experience for all.



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# Creating a seamless and enhanced banking experience for all.



Since the merger of Maine Community Bank and Gorham Savings Bank became official on January 1, our teams have been working diligently behind the scenes to consolidate our systems, align our products, and unify our operations. These efforts will deliver a seamless and enhanced banking experience for all our customers across our 21 convenient branch locations.

This upcoming integration will unify our systems, products, and services and will take effect on **Monday, August 25**. To complete this transition, we will need to temporarily pause banking operations. All systems—including online banking, mobile apps, and telephone banking—will be unavailable beginning **Friday, August 22 at 5:00pm, and will resume operation on Monday, August 25**. Continue to use your debit card(s) as you normally would before, during, and after integration weekend.

**After the scheduled downtime, you will return to the same online banking and mobile app experience you are familiar with.**

This guide includes important information about what you can expect over integration weekend. We encourage you to review it carefully and reach out with any questions.

Throughout this process, we remain fully committed to delivering the personalized service you've come to expect and to providing the best possible customer experience moving forward. If you need assistance at any point, please call or visit your local branch.

Thank you for being a valued customer. We appreciate your continued trust in us and look forward to serving your financial needs for years to come.

Sincerely,



**Steve deCastro**  
 Chief Executive Officer



**Jeanne Hult**  
 President





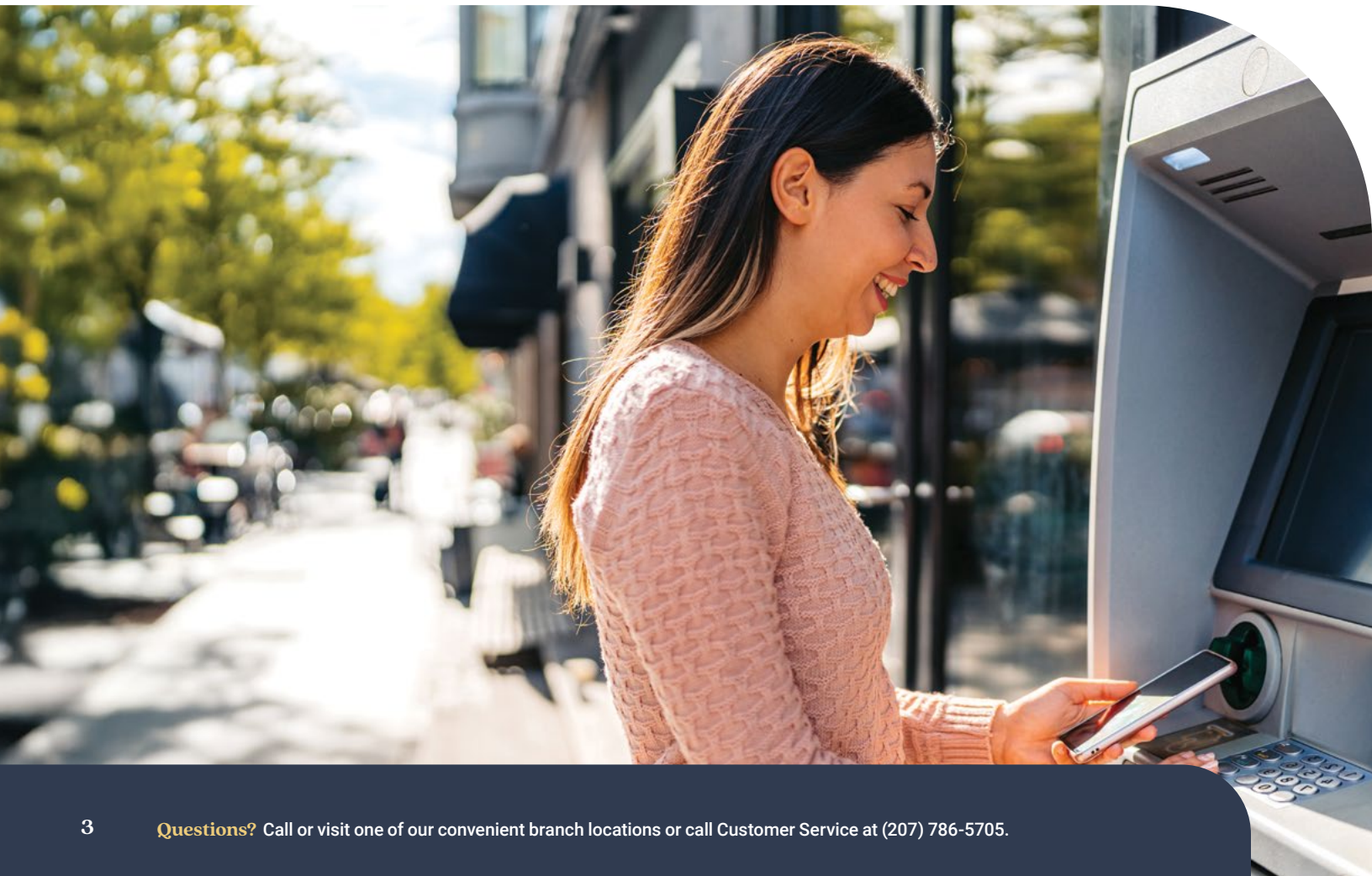
# Everything you need to know as we unify our systems.

**Upcoming Systems  
Integration: Friday,  
August 22 at 5:00 PM—  
Monday, August 25 AM**

**NOTE**

If you bank at both legacy institutions, please thoroughly review the legacy MCB Guide for further updates.

On **August 25**, following our systems integration, all customers will be able to bank at any of our 21 convenient branch locations and ATMs across Androscoggin, Cumberland, and York counties.



**After the scheduled downtime, you will return to the same online banking and mobile app experience you are familiar with.**

### What to expect:

#### Systems Integration Weekend:

**Friday, August 22 at 5:00 PM–**

**Monday, August 25 AM**

- During this time, we will be unifying our systems.
- All branches, as well as Customer Service and Video Tellers, will be closed.
- Online banking, mobile apps, and telephone banking will be temporarily unavailable so we can bring them together into one platform.
- Continue to use your debit card(s) as you normally would throughout the weekend.

*Please see the following page for details.*

### What's changing:

#### Mobile App

- In late summer, ahead of integration, your mobile app will be updated automatically to reflect MCB branding.
- **No action is required—your username, password, and functionality will remain the same.** Look for the updated app as shown above.



#### Wires

- Beginning August 25, the cutoff time for processing wire transfers going forward will be 4:00pm.

#### Health Savings Accounts (HSAs)

- On August 25, the minimum balance to earn interest will change to \$1.00.
- You will receive paper statements at no charge.

#### Individual Retirement Accounts (IRAs)

- On August 25, the minimum balance to earn interest will change to \$1.00.

#### Routing Number

- While all legacy routing numbers will continue to work, MCB's primary routing number of **211274395** should be used moving forward.

### What's staying the same:

#### Online Banking

- After the scheduled downtime, you will return to the same online banking experience you are familiar with.
- If you bank with both legacy institutions, please use your Gorham Savings Bank username and password to log in and view all of your accounts.

#### Debit Cards

- Continue to use your existing debit card(s) as you normally would.
- Be sure to check your account balance on Friday, August 22, for funds available over the weekend.

#### FDIC Insurance Reminder

- If you have accounts at both legacy banks, your balances are now combined for FDIC insurance purposes. This means the standard coverage limit applies to your total deposits with us.
- Rest assured, we remain a well-capitalized institution committed to protecting your funds. Contact us with any questions.

#### Be Mindful of Fraudsters

- Cybercriminals and scammers sometimes use transitions like bank mergers to target individuals and businesses. **We will never ask for personal information via email, text, or pop-up message.**

### What's new:

#### Access All Locations

- Beginning August 25, you can bank at any of our 21 branch locations.



#### Questions?

For the latest updates, please visit:  
[maine.bank/integration](https://maine.bank/integration)



# Systems Integration Weekend

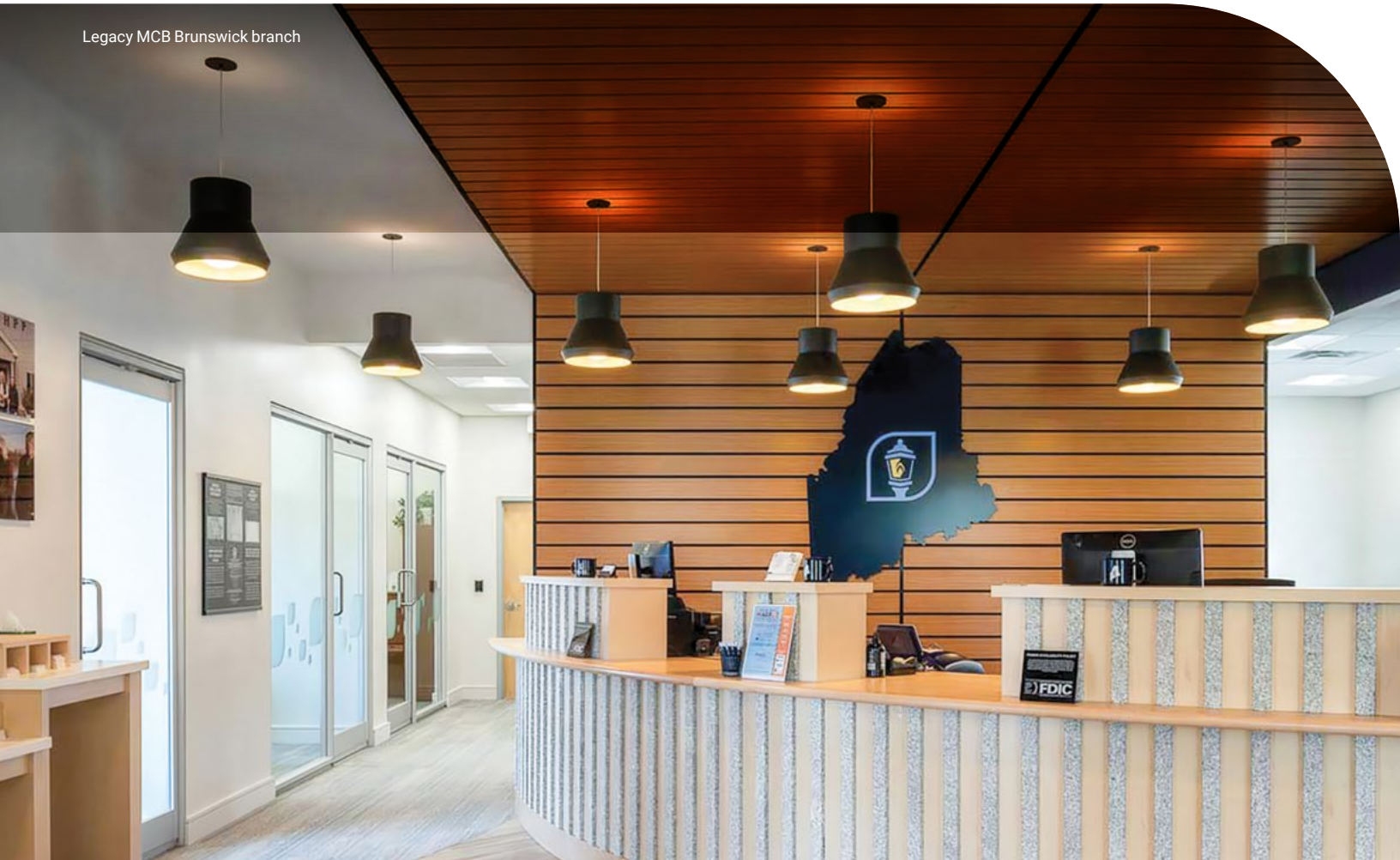
**All systems and services will be temporarily paused. Please plan ahead.**

**Friday, August 22 at 5:00 PM through Monday, August 25 AM**

During this time, all branches, as well as Customer Service and Video Tellers, will be closed. Online banking, mobile apps, and telephone banking will be temporarily unavailable so we can bring everything together into one platform.

This planned downtime will allow us to transition to a fully integrated system.

Legacy MCB Brunswick branch





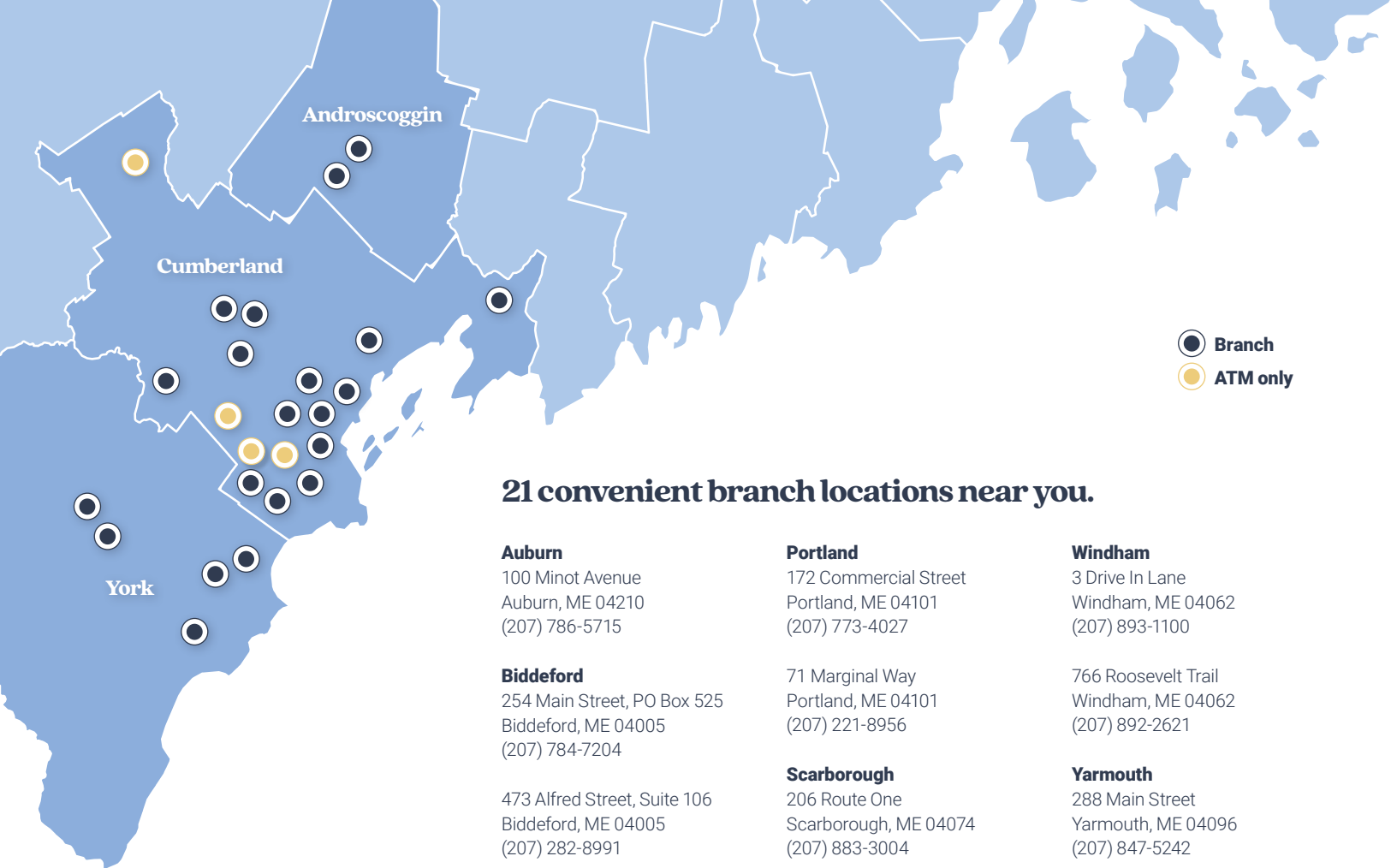
## Important Information

Please reference the timeline below for specific transaction cutoff times on **Friday, August 22**. Operations will resume on **Monday, August 25**.

Downtime Timeline	Friday, Aug. 22	Saturday, Aug. 23–Sunday, Aug. 24	Monday, Aug. 25
Branch Operations			
Branch Locations	Open normal business hours until 5:00pm	Closed	Open
Night Deposits	Will be processed as usual on Monday, August 25		
Online & Mobile Banking			
Online Banking	Unavailable after 5:00pm	Unavailable	Available
Online Bill Pay	Unavailable after 5:00pm	Unavailable	Available
Mobile App	Unavailable after 5:00pm	Unavailable	Available
Mobile Check Deposit	Unavailable after 5:00pm	Unavailable	Available
Other			
Customer Service	Open normal business hours until 5:00pm	Closed	Open
Telephone Banking	Unavailable after 5:00pm	Unavailable	Available
Debit Cards	Continue to use as usual—be sure to check your account balance on Friday, August 22, for funds available over the weekend		
Video Tellers	Unavailable after 5:00pm	Unavailable	Available

We look forward to serving you at any of our 21 convenient branch locations beginning Monday, August 25.





## 21 convenient branch locations near you.

### Auburn

100 Minot Avenue  
Auburn, ME 04210  
(207) 786-5715

### Biddeford

254 Main Street, PO Box 525  
Biddeford, ME 04005  
(207) 784-7204

473 Alfred Street, Suite 106  
Biddeford, ME 04005  
(207) 282-8991

### Brunswick

27 Gurnet Road  
Brunswick, ME 04011  
(207) 786-5701

### Falmouth

65 Gray Road  
Falmouth, ME 04105  
(207) 878-7457

202 A Route One  
Falmouth, ME 04105  
(207) 347-2355

### Gorham

64 Main Street  
Gorham, ME 04038  
(207) 839-4450

### Kennebunk

65 Portland Road  
Kennebunk, ME 04043  
(207) 985-4696

### Lewiston

664 Main Street  
Lewiston, ME 04240  
(207) 786-0773

### Portland

172 Commercial Street  
Portland, ME 04101  
(207) 773-4027

71 Marginal Way  
Portland, ME 04101  
(207) 221-8956

### Scarborough

206 Route One  
Scarborough, ME 04074  
(207) 883-3004

38 Hannaford Drive  
Scarborough, ME 04074  
(207) 883-7440

### South Portland

395 Gorham Road  
South Portland, ME 04106  
(207) 773-9646

### Standish

1 Colonial Drive  
Standish, ME 04084  
(207) 642-4200

### Waterboro

846 Main Street, PO Box 730  
Waterboro, ME 04087  
(207) 247-3031

11 Sokokis Trail  
East Waterboro, ME 04030  
(207) 247-5500

### Westbrook

100 Larrabee Road, Bldg. 400  
Westbrook, ME 04098  
(207) 786-5702

### Windham

3 Drive In Lane  
Windham, ME 04062  
(207) 893-1100

766 Roosevelt Trail  
Windham, ME 04062  
(207) 892-2621

### Yarmouth

288 Main Street  
Yarmouth, ME 04096  
(207) 847-5242

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### Commercial Banking Offices

#### Auburn

100 Minot Avenue, Bldg. 2  
Auburn, ME 04210  
(207) 333-4548

#### Portland

63 Marginal Way  
Portland, ME 04101  
(207) 221-8484

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### ATM Only

#### Naples

417 Roosevelt Trail  
Naples, ME 04055

#### Portland

1 India Street  
Portland, ME 04101

#### Scarborough

91 Country Road  
Scarborough, ME 04074

#### Westbrook

742 Main Street  
Westbrook, ME 04092