

Systems Integration Guide

For legacy Maine Community Bank customers

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.

This guide includes important information about what's new, what you can expect, and how to prepare. 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

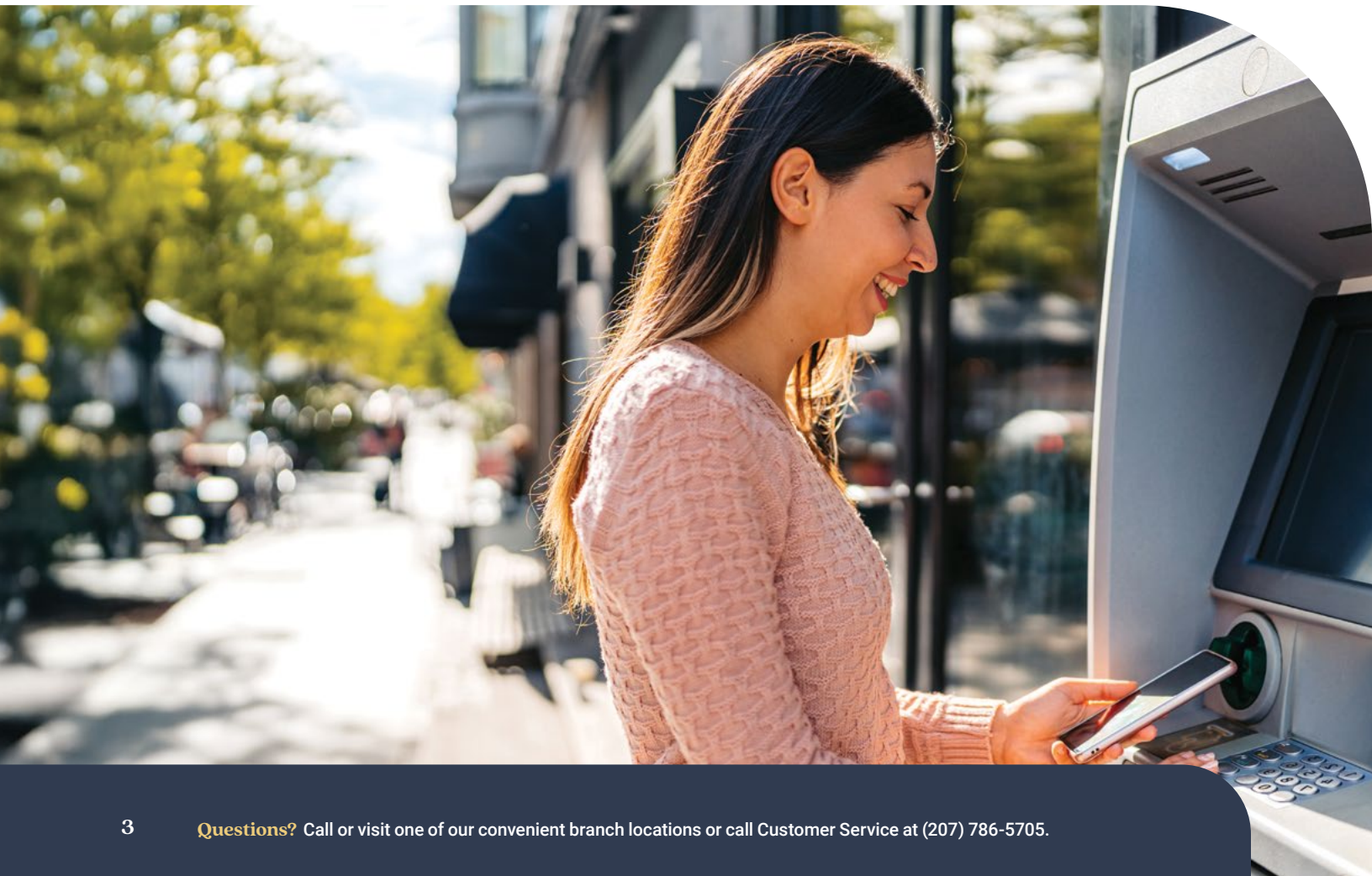


Everything you need to know as we unify our products, systems, and services.

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

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.

In addition, personal banking customers will have access to new products and services, including online account opening, Zelle® digital payments, credit insights, an improved mobile app, and more!





Important Information

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, 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:

Online and Mobile Banking

- Beginning August 25, visit our website or download the new mobile app to log in with your existing username and simply reset your password; you'll only have to do this once to access both online banking and the app.
- Limited transaction history, as well as your bill pay information, will transfer automatically.

Please see pages 11–14 for more information.

Products

- We're streamlining and enhancing our personal and business deposit products.
- Most customers will be transitioned to new products with similar features and benefits.

Please see pages 9 and 10 for more information.

Account Numbers

- As part of integration, some customers will need to make a simple account number update.
- If your accounts are impacted, you'll receive a personalized notice in the mail.

Please see page 7 for more information.

How to prepare:

Online and Mobile Banking

- Make note of your existing username, or consider saving it in a secure password manager app.
- Download and save any statements you may need, as statement history will be unavailable for a few weeks following integration.
- Download and save any transaction history you may need.
- Download a report of any bill payments scheduled for late August, as payment history will be unavailable from August 21 to August 28.
- Be sure to check your account balance on Friday, August 22, for funds available over the weekend.

ATMs

- **Starting in late July**, as we update our ATMs, they will be temporarily available for withdrawals only.
- For deposits, please use the night drop at your legacy branch as an alternative until ATM deposit functionality is restored on August 25.

Remote Deposit Capture

- Business users will receive a separate email with onboarding and training instructions to follow.

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



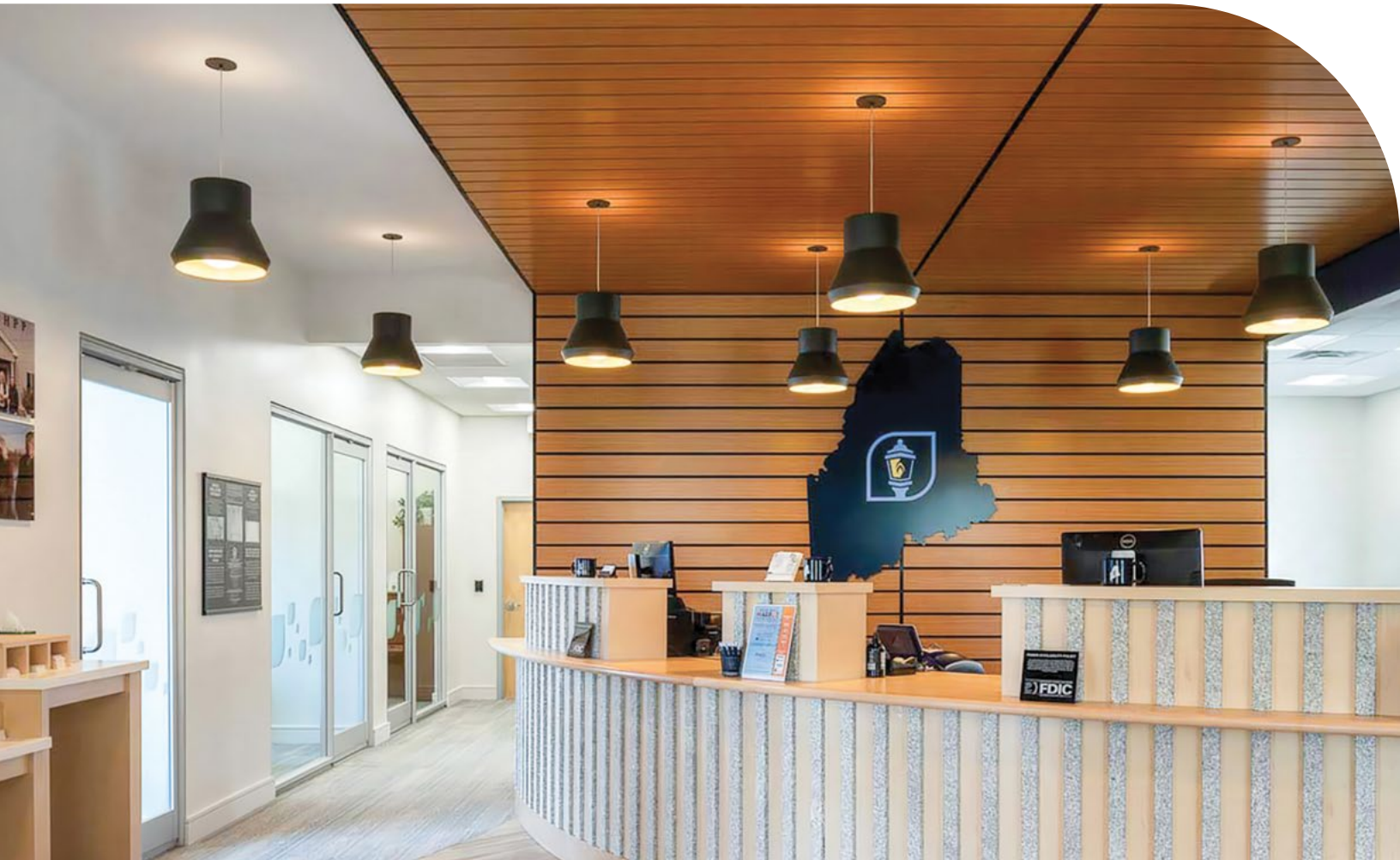
Systems Integration Weekend

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, 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.





Important Information

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

ATMs

Beginning in late July, ATMs will temporarily be withdrawal-only until Monday, August 25. Please utilize the night drop at your legacy branch as an alternative for deposits.

	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 beginning Thursday, August 21	Unavailable	Available (history unavailable until Thursday, August 28)
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		
Remote Deposit Capture	Unavailable after 4:00pm (uninstall existing software)	Unavailable	Available (download and install new software)

We're updating our deposit products to serve you better.

As part of our integration, we're streamlining and enhancing our personal and business deposit products.

To make the transition easy, your current deposit account may be automatically moved to a new product that closely aligns with your existing features and benefits. If you'd prefer a different account, simply visit your local branch, and we'll assist you in choosing the option that best fits your needs.



Watch your mailbox for an Account Number Update letter.

If your account number is impacted, you'll receive a personalized notice by mail soon. Rest assured, transactions will continue to process as normal after integration—no immediate action is required. This letter will include instructions on how to make a simple update to your account number moving forward.





Important Information

What's new:

Enhanced Fraud Protection Services

- Starting August 25, you will benefit from enhanced fraud protection services with real-time text alerts. Please reply to these texts as soon as possible to approve or flag suspicious activity immediately. If we don't hear from you, you'll also receive a phone call and email notification. Initially, you might receive more false positives as the system learns your purchasing behavior.
- To report debit card fraud, call Chargeback Services at 833-995-2888.

What's changing:

Check Ordering

- Continue ordering through your local branch, or visit the Deluxe website at orderpoint.deluxe.com.
- While all legacy routing numbers will continue to work, MCB's primary routing number of **211274395** should be used moving forward.

Interest Calculation

- As of August 25, we will use the Average Daily Balance Method to calculate interest on your deposit account.
- This means we'll apply a periodic rate to the average daily balance in your account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- For tiered accounts, your interest rate may not increase to the higher tier until the average daily balance meets the required threshold.
- The minimum balance to earn interest will change to \$1.00.

Statements

- Every customer will receive a paper statement through August 22 regardless of their delivery preference. After that, statements will be delivered through your preferred method.
- Going forward, your statement date may change, and your statement format may look different.

- Savings statements will change from monthly to quarterly.
- Individual Retirement Account (IRA) statements will change from monthly to annual.

Loans & Lines of Credit

- Beginning August 25, please mail your loan payments to the address listed on your bill.
- Your loan statement format may look different and will no longer be combined.

What's staying the same:

Debit Cards

- Please continue using your current debit card(s) before, during, and after the system integration.
- Your mobile wallet, i.e., Apple Pay, Google Pay, Samsung Pay, will continue to work throughout the weekend. However, they may be temporarily unavailable for a short period following integration.
- If your debit card is lost or stolen, new temporary personal cards will be conveniently issued from all branch locations moving forward.

Certificates of Deposit (CDs)

- Will maintain the same terms and maturity dates.

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.



Questions?

For the latest updates, please visit:
maine.bank/integration



Personal Account Guide

For more details on these product changes, please refer to page 15.

	Checking			Savings		Money Market	IRA			
If your account is:	On Your Corner Checking	207 Checking	On Your Corner Relationship Checking or Checking Plus	On Your Corner Savings	On Your Corner Planned Savings or 207 Saver	On Your Corner Money Market	Prime Money Market IRA or On Your Corner IRA Money Market			
On 8/25, your new account will now be:	Essential Checking	207 Rewards Checking ^{3,4}	Champion High-Yield Checking ²	Essential Savings	207 Savings ¹	Essential Money Market	IRA Savings			
New account terms include:										
Paper Statement Fee	No	\$5.00 (waived when eStatements are selected)	\$5.00 (waived when eStatements are selected)	No	No	No	No			
Reimbursed ATM Fees (U.S. Only)	No	Yes	Yes	No	No	No	No			
Interest Bearing	No	Yes, tiered:	Yes, tiered:	Yes, tiered:	Yes, on balances	Yes, tiered:	Yes			
		\$1.00—\$9,999.99	\$1.00—\$9,999.99	\$1.00—\$2,499.99	\$1.00—\$249,999.99	\$1.00—\$19,999.99				
		\$10,000.00 or more	\$10,000.00—\$49,999.99	\$2,500.00—\$9,999.99		\$20,000.00—\$49,999.99				
			\$50,000.00—\$99,999.99	\$10,000.00—\$24,999.99		\$50,000.00—\$99,999.99				
			\$100,000.00—\$249,999.99	\$25,000.00—\$49,999.99		\$100,000.00—\$249,999.99				
			\$250,000.00—\$499,999.99	\$50,000.00—\$99,999.99		\$250,000.00—\$749,999.99				
			\$500,000.00—\$4,999,999.99	\$100,000.00 or more		\$750,000.00 or more				
			\$5,000,000.00 or more							
Transaction Limitations	No	No	No	Six preauthorized transfers per statement cycle	Six preauthorized transfers per statement cycle	Six preauthorized transfers per statement cycle	Six preauthorized transfers per statement cycle			
Online & Mobile Banking with Bill Pay	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Debit Card Rewards	No	\$0.10	No	No	No	No	No			
Overdraft Fees	Yes	No	Yes	Yes	Yes	Yes	Yes			
1	If your balance is \$250,000.00 or more, no interest is earned on the entire account.			4	Overdraft or Non-Sufficient Funds Fees (per presentment): If you do not have available funds in your account to cover a transaction when it's presented to us for payment or authorization, we will attempt to return the transaction. Certain transactions or account activity may result in a negative balance.					
2	A recurring ACH Direct Deposit is required to earn a higher interest rate.									
3	Debit Card Rewards: \$0.10 back for each point-of-sale (POS) transaction. Earn rewards up to a total of \$60 on POS transactions that post and clear within the account monthly statement cycle. ATM and ACH transactions are not considered POS.									



Please Note:

If your account was opened January 1, 2025, or later, the name of your product will remain the same.

Business Account Guide

For more details on these product changes, please refer to page 17.

	Checking			Savings	Money Market	
If your account is:	In Your Corner Business Checking or In Your Corner Small Business Checking	In Your Corner Business Select Checking	In Your Corner Business Yield Checking	In Your Corner Business Savings or In Your Corner Small Business Savings	In Your Corner Business Money Market	Business Prime Money Market
On 8/25, your new account will now be:	Smart Business Checking	Enterprise Business Checking	Interest Business Checking	Smart Business Savings	Smart Business Money Market	Treasury Advantage Money Market
New account terms include:						
Monthly Maintenance Service Charge	No	\$10.00	\$10.00	No	No	No
Min. Avg. Bal. to Waive Monthly Service Charge	N/A	Earnings credit included in account analysis	\$2,500.00	N/A	N/A	N/A
Transaction Fees	\$0.25 per item exceeding 500 items	\$0.15 per item, can be offset by earnings credit	\$0.15 per item	No	\$10 per item in excess of six preauthorized transactions	\$25 per item in excess of six preauthorized transactions
Interest Bearing	No	No	Yes, tiered:	Yes, tiered:	Yes, tiered:	Yes, tiered and indexed to the 13-Week T-Bill:
			\$1.00—\$9,999.99	\$1.00—\$9,999.99	\$1.00—\$24,999.99	
			\$10,000.00—\$24,999.99	\$10,000.00—\$24,999.99	\$25,000.00—\$99,999.99	\$1.00—\$49,999.99
			\$25,000.00—\$49,999.99	\$25,000.00—\$49,999.99	\$100,000.00—\$249,999.99	\$50,000.00—\$99,999.99
			\$50,000.00—\$99,999.99	\$50,000.00—\$99,999.99	\$250,000.00—\$749,999.99	\$100,000.00—\$249,999.99
			\$100,000.00—\$249,999.99	\$100,000.00—\$249,999.99	\$750,000.00—\$999,999.99	\$250,000.00—\$749,999.99
			\$250,000.00 or more	\$250,000.00 or more	\$1,000,000.00 or more	\$750,000.00—\$999,999.99
						\$1,000,000.00 or more
Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes	Yes
Business Bill Pay	\$10.00/month	\$10.00/month	\$10.00/month	N/A	N/A	N/A

Personal Online & Mobile Banking

An enhanced digital banking experience coming August 25.

Enjoy expanded features and functionality to help you manage your finances anytime, anywhere—whether you're checking balances, paying bills, or transferring funds. It's digital banking, made easier.

Zelle®

A secure digital payments platform available in Online Banking and the mobile app. If your recipient is enrolled with an eligible bank account, all you need is their U.S. mobile phone number or email to send money—typically within minutes*. Use it with family and friends to send, receive, or request money or split a group cost.

*To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Online Account Opening

Online Account Opening will be available through our website and on the mobile app.

Credit Insights

Access your full credit report in Online Banking or the mobile app and check your credit score as often as you'd like without impacting it.

External Transfers

Move funds to accounts at other institutions or apply them directly to a loan payment through Online Banking.



Video Tutorials

Our Digital Academy provides how-to interactive tutorials to help you navigate our new online and mobile banking features with confidence.

Visit: knowledge.maine.bank





Important Information



Logging In

Beginning August 25, you will need to:

- **Online Banking:** Visit our website and log in with your existing username. Reset your password using the “Forgot your password?” link.
- **Mobile Banking:** Download the new MCB mobile app and log in with your existing username. Reset your password using the “Trouble signing in?” link.
- 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.

Bill Pay

- Your payees and recurring and scheduled payments will automatically transfer over and continue to be paid as usual.
- While bill pay history will be unavailable from Thursday, August 21, until Thursday, August 28, rest assured that any existing payments will be processed as planned—please do not schedule duplicate payments.

Transactions

- Limited transaction history will be available following integration—download and save any transaction history you may need.

Statements

- Download and save any statements you may need, as statement history will be unavailable for a few weeks following integration. Soon, you’ll be able to see 12 months of statement history with up to 18 months moving forward.
- Your statement delivery preference, i.e., mailed or paperless, will transfer over.
- Every customer will receive a paper statement through August 22 regardless of their delivery preference. After that, statements will be delivered through your preferred method. Going forward, your statement date may change and your statement format may look different.
- Savings statements will change from monthly to quarterly.

Alerts & Notifications

- You will need to reset your preferences for any account and balance alerts.

Budgeting Software

- After August 25, **you may need to relink your profile** to the correct Maine Community Bank Online Banking URL: olb-ebanking.com/211274573/login. We’ll provide detailed instructions soon at maine.bank/integration.

Wire Transfers

- The ability to send a wire transfer will be conveniently available within Online Banking. Fees apply.

What’s Staying the Same

You will need to reestablish your settings for the following services:

- **Card Controls (previously My Cards):** manage and protect your debit card with transaction-based controls and purchase notifications in our mobile app.
- **Personal Finance (previously All Data):** stay on top of your finances with our money management and budgeting tool, available within Online Banking and the mobile app.

Business Online & Mobile Banking

An enhanced digital banking experience for Maine businesses.

Your new online and mobile banking experience offers enhanced features and functionality to help you manage your accounts anytime, anywhere—whether you're reviewing transactions, paying vendors, transferring funds, or overseeing multiple business accounts. It's digital banking, streamlined for your business.



One Mobile App

With separate logins, you will be able to access both personal and business accounts from a single mobile app.



External Transfers

Move funds to accounts at other institutions or apply them directly to a loan payment through Online Banking.



Autobooks

A convenient and secure payment and invoicing solution within Online Banking, explicitly designed for small businesses. After August 25, to enroll, click on the Accept Online Payments menu in Online Banking to get started.



Positive Pay

A fraud protection service designed to protect businesses from check fraud losses due to unauthorized checks. It matches issued check files to the check numbers and amounts of pending transactions. Any transactions that don't match the issued file are flagged for customer review to approve or decline. A \$25 monthly fee applies.



ACH Positive Pay

A fraud protection service that identifies unauthorized or suspicious ACH transactions. Businesses may authorize single, multiple, or recurring ACHs, or set exact or maximum debit amounts. Transactions not matching approved criteria are flagged for review. A \$10 monthly fee applies.

To enroll, email CashManagement@maine.bank



Video Tutorials

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Visit: knowledge.maine.bank





Important Information



Logging In

Beginning August 25, you will need to:

- **Online Banking:** Visit our website and log in with your existing username. Reset your password using the “Forgot your password?” link.
- **Mobile Banking:** Download the new MCB mobile app and log in with your existing username. Reset your password using the “Trouble signing in?” link.
- Some services may not be immediately available following integration. If you need assistance, please contact us—we’re happy to help.
- Customers with multiple businesses linked under the same profile may not see all their accounts together until a few days after integration.



User Permissions

- Business Online Admins will automatically have the same level of access. Once logged in, Admins will need to reconfigure permissions and limits for all additional Online Banking users.



Multi-Factor Authentication

- Effective August 25, security codes will be conveniently sent to a phone number associated with your Online Banking business access—no separate DigiPass app or token is needed.



Bill Pay

- Your payees and recurring and scheduled payments will automatically transfer and continue to be paid as usual.
- While bill pay history will be unavailable from Thursday, August 21, until Thursday, August 28, rest assured that any existing payments will be processed as planned—please do not schedule duplicate payments.



Transactions

- Limited transaction history will be available following integration—download and save any transaction history you may need.



Statements

- Download and save any statements you may need, as statement history will be unavailable for a few weeks following integration. Soon, you’ll be able to see 12 months of statement history with up to 18 months moving forward.
- Your statement delivery preference, i.e., mailed or paperless, will transfer over.
- Every customer will receive a paper statement through August 22 regardless of their delivery preference. After that, statements will be delivered through your preferred method. Going forward, your statement date may change and your statement format may look different.
- Savings statements will change from monthly to quarterly.



Accounting Software

- After August 25, **you may need to relink your profile** to the correct Maine Community Bank Online Banking URL: olb-ebanking.com/211274573/login. We’ll provide detailed instructions soon at maine.bank/integration.



ACH Origination

- You may need to reestablish some templates or scheduled ACH payments.



Wire Origination

- You may need to reestablish some templates or scheduled wire payments. Moving forward, online wires can be sent until 4:00pm.
- Foreign currency wires will no longer be available to send within Online Banking; however, an Authorized Signer can send us a secure message in Online Banking with your request or you can visit a branch.



Remote Deposit Capture

- Remote Deposit Capture (RDC) customers will transition to a new RDC platform, which will be accessed separately from Online Banking. Customers will need to **download new software starting August 25**. Additional details will be provided to you via email.

Personal Deposit Products

On August 25, your account will be updated as outlined in the account guide on page 9. Key changes include:

Applicable to all interest-bearing accounts:

- Interest will be calculated using the Average Daily Balance Method. This means we'll apply a periodic rate to the average daily balance in your account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For tiered accounts, your interest rate may not increase to the higher tier until the average daily balance meets the required threshold.
- The minimum balance to earn interest will change to \$1.00.

Please refer to our website for current rates.

- Your interest rate and annual percentage yield may change at any time at our discretion.
- Interest rate tiers have changed.
- The paper statement fee will decrease from \$10.00 to \$5.00, which is waived when you enroll in eStatements.
- All rewards are credited monthly. Rewards that have not been credited will be forfeited if the account is closed. Rewards are subject to change. The Bank reserves the right to end the Rewards Program at any time.
- No overdraft or non-sufficient funds fees.
- ATM fees will be reimbursed within the U.S. only.

Checking

On Your Corner Checking:

- No monthly service charge.
- ATM fees will no longer be reimbursed.

On Your Corner Interest Checking:

- Interest rate tiers have changed.

207 Checking:

- Your account will now earn interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items, such as checks. Interest will be compounded daily and credited to your account monthly. If you close your account before interest is credited, you will still receive the accrued interest. All accrued interest, excluding accrued rewards, will be paid should the account be closed prior to the end of the statement cycle.

On Your Corner Relationship Checking:

- No monthly service charge.
- There will be a \$5.00 paper statement fee, which is waived when you enroll in eStatements.
- ATM fees will be reimbursed within the U.S. only.
- Interest rate tiers have changed.
- A recurring ACH Direct Deposit is required to earn a higher interest rate.

Checking Plus:

- No monthly service charge.
- There will be a \$5.00 paper statement fee, which is waived when you enroll in eStatements.
- ATM fees will be reimbursed within the U.S. only.
- Interest rate tiers have changed.
- A recurring ACH Direct Deposit is required to earn a higher interest rate.

Savings

On Your Corner Savings:

- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- Interest rate tiers have changed.

On Your Corner Planned Savings:

- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- Interest rate tiers have changed.

207 Saver:

- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- Interest rate tiers have changed.

Money Markets

On Your Corner Money Market:

- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- Interest rate tiers have changed.

IRAs

Prime Money Market IRA:

- Eliminated the service charge for preauthorized transfers over six per statement cycle.
- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- No minimum contribution or distribution amounts.
- You will receive an annual statement.
- Interest rate tiers have changed.

On Your Corner IRA Money Market:

- Six preauthorized transfers are permitted per month if you receive your statements quarterly. However, if you receive a monthly statement, six preauthorized transfers are permitted per statement cycle. Excessive transactions may result in closure of the account.
- You will receive an annual statement.
- Interest rate tiers have changed.

HSA

- Interest rate tiers have changed.

Business Deposit Products

On August 25, your account will be updated as outlined in the account guide on page 10. Key changes include:

Applicable to all interest-bearing accounts:

- Interest will be calculated using the Average Daily Balance Method. This means we'll apply a periodic rate to the average daily balance in your account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For tiered accounts, your interest rate may not increase to the higher tier until the average daily balance meets the required threshold.
- The minimum balance to earn interest will change to \$1.00.

Please refer to our website for current rates.

Savings

In Your Corner Business Savings:

- A limit of six preauthorized transfers per statement cycle.
- Interest rate tiers have changed.

In Your Corner Small Business Savings:

- A limit of six preauthorized transfers per statement cycle.
- Interest rate tiers have changed.

Checking

In Your Corner Checking:

- No monthly service charge.

In Your Corner Small Business Checking:

- No monthly service charge.

In Your Corner Business Select Checking:

- The per item transaction fee will increase from \$0.13 to \$0.15.

In Your Corner Business Yield Checking:

- The minimum average daily balance to avoid a monthly service charge will increase from \$250.00 to \$2,500.00.
- The per item transaction fee will increase from \$0.13 to \$0.15, and no free items per month.
- Interest rate tiers have changed.

Money Markets

In Your Corner Business Money Market:

- A limit of six preauthorized transfers per statement cycle.
- Interest rate tiers have changed.

Business Prime Money Market:

- Your account will now earn interest, which will be calculated using the Average Daily Balance Method. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items, such as checks. It will be compounded daily and credited to your account monthly. If you close your account before interest is credited, you may still receive the accrued interest. The interest rate and annual percentage yield (APY) for your account are based on applicable rate tiers, which may change. At our discretion, we may also change the interest rate on your account at any time.
- Interest rate tiers have changed.
- No monthly service charge.
- The rate index for your account will change from the prime rate, as published in The Wall Street Journal, to the 13-week Treasury Bill.

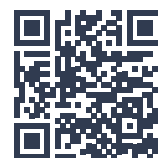
Applicable to all accounts:

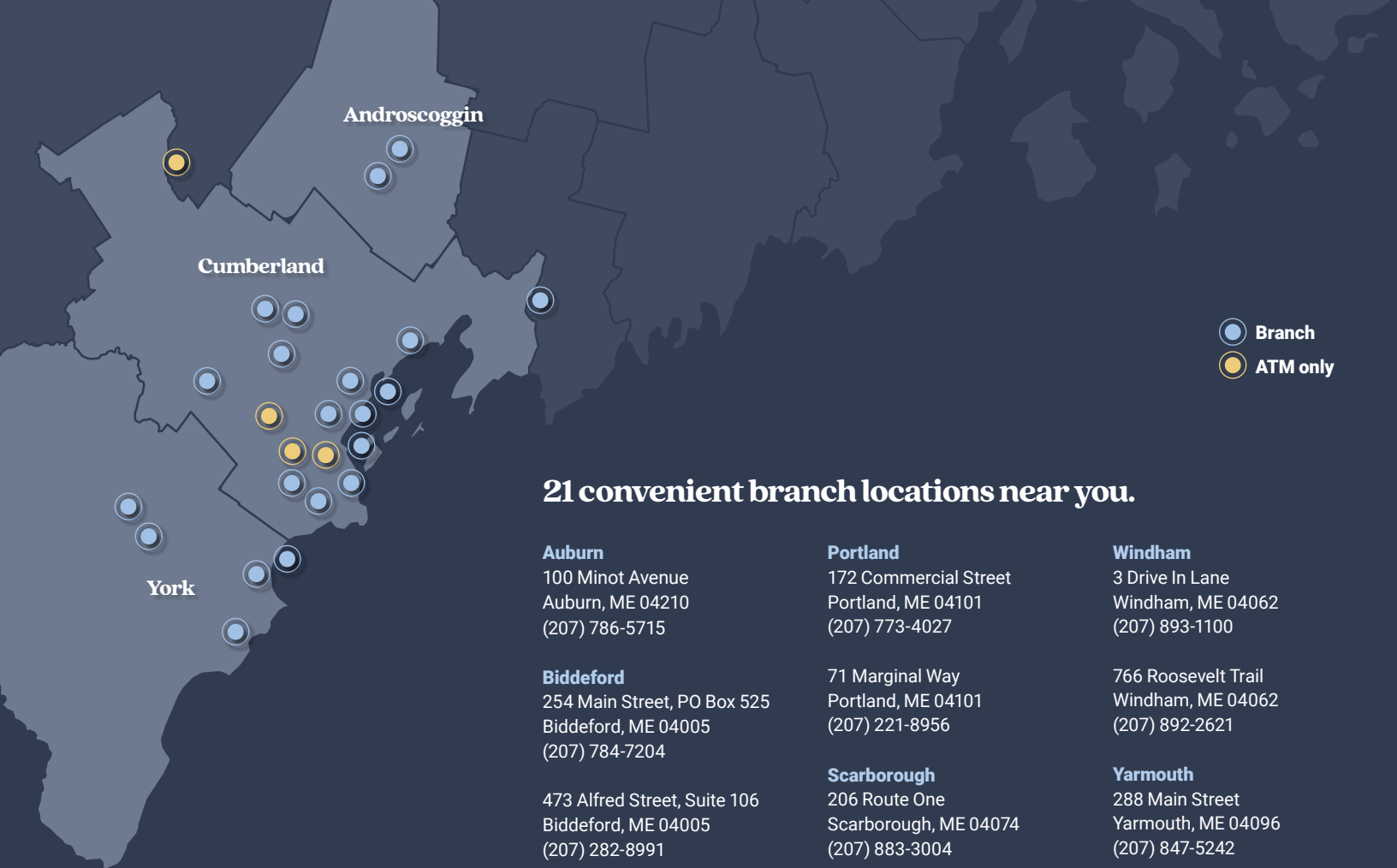
- Your statement date may change, and your statement format may look different.
- For questions or to explore other account options, please contact us or visit your local branch.



Questions?

For the latest updates, please visit:
maine.bank/integration





21 convenient branch locations near you.

Auburn 100 Minot Avenue Auburn, ME 04210 (207) 786-5715	Portland 172 Commercial Street Portland, ME 04101 (207) 773-4027	Windham 3 Drive In Lane Windham, ME 04062 (207) 893-1100
Biddeford 254 Main Street, PO Box 525 Biddeford, ME 04005 (207) 784-7204	71 Marginal Way Portland, ME 04101 (207) 221-8956	766 Roosevelt Trail Windham, ME 04062 (207) 892-2621
473 Alfred Street, Suite 106 Biddeford, ME 04005 (207) 282-8991	Scarborough 206 Route One Scarborough, ME 04074 (207) 883-3004	Yarmouth 288 Main Street Yarmouth, ME 04096 (207) 847-5242
Brunswick 27 Gurnet Road Brunswick, ME 04011 (207) 786-5701	38 Hannaford Drive Scarborough, ME 04074 (207) 883-7440	Commercial Banking Offices
Falmouth 65 Gray Road Falmouth, ME 04105 (207) 878-7457	South Portland 395 Gorham Road South Portland, ME 04106 (207) 773-9646	Auburn 100 Minot Avenue, Bldg. 2 Auburn, ME 04210 (207) 333-4548
202 A Route One Falmouth, ME 04105 (207) 347-2355	Standish 1 Colonial Drive Standish, ME 04084 (207) 642-4200	Portland 63 Marginal Way Portland, ME 04101 (207) 221-8484
Gorham 64 Main Street Gorham, ME 04038 (207) 839-4450	Waterboro 846 Main Street, PO Box 730 Waterboro, ME 04087 (207) 247-3031	ATM Only
Kennebunk 65 Portland Road Kennebunk, ME 04043 (207) 985-4696	11 Sokokis Trail East Waterboro, ME 04030 (207) 247-5500	Naples 417 Roosevelt Trail Naples, ME 04055
Lewiston 664 Main Street Lewiston, ME 04240 (207) 786-0773	Westbrook 100 Larrabee Road, Bldg. 400 Westbrook, ME 04098 (207) 786-5702	Portland 1 India Street Portland, ME 04101
		Scarborough 91 Country Road Scarborough, ME 04074
		Westbrook 742 Main Street Westbrook, ME 04092