



**Community Reinvestment Act  
Public File**

# Table of Contents

Introduction.....	Page 3
Community Comments.....	Page 5
Performance Evaluation.....	Page 7
Assessment Area.....	Page 50
Branches Opened & Closed.....	Page 80
Demographic Information.....	Page 83
Mortgage Deed Recordings 2021-2023.....	Page 134
HMDA Disclosure.....	Page 164
Appendix A.....	Page 166



**FIRST NATIONAL BANK  
COMMUNITY REINVESTMENT ACT**

First National Bank is a full-service commercial bank headquartered in Damariscotta, Maine. Founded in 1864, the bank's purpose has remained the same throughout our 160 years of service: to respond to the financial needs of our community members by developing and offering quality products and services to all. The true strength of a locally owned, independent bank is not in its products and services, but in its responsiveness to and interaction with the communities it serves.

First National Bank is committed to addressing the credit needs of all our service areas. The result of our lending policy and procedures is that we provide credit within our assessment areas that is consistent with safe and sound banking practices. We are strongly committed to compliance with the Community Reinvestment Act, in both letter and spirit. Our commitment is based on a good deal more than simply complying with the law - we recognize that we are a member of the community, and only by ensuring that all segments of the communities we serve remain strong can we as an institution be socially and economically secure.

The commitment of First National Bank to community reinvestment has resulted in our participation in programs designed to stimulate lending activities. We also work to ensure that our products and services are provided to all segments of our communities. To fulfill our responsibilities to our assessment areas, we offer a full range of commercial and retail services to individuals, small and large business, governmental entities and non-profit organizations throughout Hancock, Knox, Lincoln, Penobscot, Waldo, and Washington counties.

First National Bank provides these services to qualified businesses and individuals. We work with community groups, individual community members, civic organizations, and neighborhood groups to continue to define the credit needs of our communities and to design products and services to help meet those needs.

We continually monitor our compliance with the Community Reinvestment Act and to ensure that we are a valued corporate citizen. We welcome any suggestions and comments.



## **COMMUNITY REINVESTMENT ACT**

### Policy

First National Bank complies with the letter and spirit of all applicable laws of the United States and the State of Maine. This policy is specifically intended to include all facets of the granting of credit including the handling and processing of credit applications, credit inquiries, credit terms and costs, payment processing, etc.

No individual will be denied the services of the Bank due to discrimination based on race, color, religion, national origin, sex, marital status, handicap, family status or age (provided the applicant has the capacity to enter into a binding contract), the fact that all or part of the applicant's income is derived from any public assistance program, or the fact that the applicant has, in good faith, exercised any right under the Consumer Protection Act or any similar state law.

No employee of the Bank will, in any manner, discourage a prospective applicant from applying for credit. First National Bank will accept and consider an application from any individual, business or public entity that wishes to apply for credit.

# Community Comments





### **Community Comments**

No comments specifically related to the bank's performance in helping to meet community credits needs have been made in the last three calendar years.

A handwritten signature in black ink that reads "Susan A. Norton".

Susan A. Norton  
Executive Vice President/Chief Administrative Officer  
Community Reinvestment Act Officer

# Performance Evaluation





Office of the  
Comptroller of the Currency  
Washington, DC 20219

**LARGE BANK**

## **PUBLIC DISCLOSURE**

November 14, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank  
Charter Number: 446

223 Main Street  
Damariscotta, ME 04543

Office of the Comptroller of the Currency

75 Federal Street  
Suite 805  
Boston, MA 02110

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.



## Table of Contents

Overall Community Reinvestment Act (CRA) Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Ratings	
State of Maine (ME).....	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Table of Contents

Overall Community Reinvestment Act (CRA) Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Ratings	
State of Maine (ME).....	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated Satisfactory.

The following table indicates the performance level of First National Bank (FNB or the bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the Satisfactory rating in the state of Maine (ME). Lending levels reflect good responsiveness to assessment area (AA) credit needs, adequate geographic distribution of loans, and an excellent distribution of loans among individuals of different income levels and businesses of different sizes. The bank made a low level of community development (CD) loans during the evaluation period.
- The Investment Test rating is based on the High Satisfactory rating in the state of ME. The bank has a significant level of qualified CD investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.
- The Service Test rating is based on the High Satisfactory rating in the state of ME. Delivery systems are accessible to essentially all portions of the bank's AAs. The bank provides a relatively high level of CD services consistent with its capacity and ability, especially given challenges with the pandemic.

## Lending in Assessment Area

A substantial majority of the bank's loans are located within its AAs.

The bank originated and/or purchased 91.7 percent and 88.3 percent, by number and dollar amount respectively, of its total loans inside the AAs during the evaluation period of January 1, 2019, through December 31, 2021. This analysis is performed at a bank-wide level, rather than the AA level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,945	91.3	280	8.7	3,225	661,202	89.9	74,425	10.1	735,627
Small Business	3,526	91.7	318	8.3	3,844	353,045	85.8	58,470	14.2	411,515
Small Farm	886	92.6	71	7.4	957	40,760	86.7	6,271	13.3	47,031
<b>Total</b>	<b>7,357</b>	<b>91.7</b>	<b>669</b>	<b>8.3</b>	<b>8,026</b>	<b>1,055,007</b>	<b>88.3</b>	<b>139,166</b>	<b>11.7</b>	<b>1,194,173</b>

## Description of Institution

FNB is a single state financial institution headquartered in Damariscotta, ME with \$2.5 billion in total assets as of December 31, 2021. The bank is a wholly owned subsidiary of The First Bancorp, Inc., a financial services holding company based in the state of ME and that trades publicly via the NASDAQ stock exchange. The holding company reports \$231,447 in assets as of June 30, 2022. The bank does offer trust and investment management services through the bank's First National Wealth Management and First National Investment Services divisions. These activities were not included in the scope of this evaluation.

The bank's rating area consists of two separate AAs in the state of ME. Within the banks two AAs, FNB operates 17 full-service branches, including the main office, primarily serving Maine's mid-coast region with automated teller machines (ATMs) at all bank locations. In addition to traditional loan and deposit service offerings, FNB also provides on-line and mobile bill pay services to its customers. The main office is located at 223 Main Street, Damariscotta, ME, in a middle-income tract, and during the evaluation period, January 1, 2019, to December 31, 2021, the bank opened one branch in Belfast, ME within Waldo County and did not close any branches. Two of the bank's 17 branch/office locations are located within moderate-income geographies while the remaining branches are dispersed among middle- and upper-income tracts. We noted the bank's AAs do not contain any low-income geographies.

As of December 31, 2021, FNB reported total assets, total deposits, and tier 1 capital of approximately \$2.5 billion, \$2.1 billion, and \$214.9 million, respectively. The loan portfolio totaled approximately \$1.6 billion or 65.4 percent of total assets.

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Home Mortgage	2,945	91.3	280	8.7	3,225	661,202	89.9	74,425	10.1	735,627
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Small Farm	886	92.6	71	7.4	957	40,760	86.7	6,271	13.3	47,031
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The table below provides a summary of the loan mix as of December 31, 2021:

<b>Loan Portfolio Summary by Loan Product</b>	
<b>December 31, 2021</b>	
<b>Loan Category</b>	<b>% of Gross Loans and Leases</b>
<b>1-4 Family Residential Mortgages – Closed End</b>	33.5
<b>Non-farm Non-residential Real Estate</b>	30.9
<b>Commercial &amp; Industrial</b>	13.7
<b>Construction &amp; Development</b>	6.7
<b>Home Equity</b>	4.5
<b>Multifamily</b>	4.0
<b>Municipal Loans</b>	2.9
<b>Agricultural Loans/Farmland</b>	2.4
<b>Consumer</b>	1.4
<b>Other</b>	<1
<b>Total</b>	100.0

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2021.

The bank has no financial or legal impediments in meeting the credit needs of the AAs. The bank was rated ‘Satisfactory’ using Large Bank (LB) procedures at the last CRA performance evaluation dated September 30, 2019.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

FNB was evaluated using LB procedures, which assess the bank’s CRA performance according to three different testing criteria, including a Lending Test, Investment Test, and a Service Test. The bank’s performance was assessed using Home Mortgage Disclosure Act (HMDA)-reportable home mortgage loans and CRA-reportable small business and small farm loans originated and purchased during the evaluation period, which spanned from January 1, 2019, through December 31, 2021. Performance also included an assessment of CD activities occurring during the same time-period.

Management provided home mortgage information for 2019, 2020, and 2021 as required by HMDA. Management provided small business and small farm information for 2019, 2020, and 2021 as required by the CRA. Management did not submit any consumer loan data for consideration as part of this evaluation’s scope. Examiners verified CD activities submitted by management.

As indicated in Lending Inside and Outside of the Assessment Area Table above, the primary lending products originated/purchased during the evaluation period were home mortgage, small businesses, and small farm loans which accounted for 40.2 percent, 47.9 percent, and 11.9 percent, respectively, of all loan originations by number.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under the State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The bank's overall rating is based primarily on the state rating applied to the AA that received the full-scope review.

As previously discussed FNB's primary lending products during the evaluation period were identified to be small business, home mortgage, and small farm loans based on origination activity. Bank-wide amongst the three product types, consideration was first assigned to the bank's small business loans, then home mortgage, and lastly small farm lending as these product types accounted for 47.9 percent, 40.0 percent, and 12.0 percent, respectively, of all loan originations in the AAs during the evaluation period by number, which is similar to the percent of all loan originations identified above.

The state rating is based on performance in all bank AAs. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c), in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

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## State Rating

### State of Maine

<b>CRA rating for the State of Maine:</b>	Satisfactory
<b>The Lending Test is rated:</b>	Satisfactory
<b>The Investment Test is rated:</b>	High Satisfactory
<b>The Service Test is rated:</b>	High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AA credit needs.
- The bank exhibits an adequate geographic distribution of loans in its AAs.
- The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.
- The bank made a low level of CD loans in the state.
- The bank has a significant level of qualified CD investments and donations in the state.
- The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.
- Delivery systems are accessible to essentially all portions of the bank's AAs.
- The bank provides a relatively high level of CD services.

### Description of Institution's Operations in Maine

The state of ME represents FNB's primary area of operations. As discussed previously, the bank's ME-based AAs are comprised of two separate AAs, the full-scope ME non-MSA AA and the limited-scope Bangor ME MSA AA, however banking operations do not significantly differ between the two AAs. The AAs consists of wholly contiguous political subdivisions in ME and do not arbitrarily exclude any low- or moderate-income geographies nor does the AA delineation contain any unexplained or conspicuous gaps. As discussed previously, the bank's AAs include all 17 of the bank's branch/office locations, 16 within the full-scope ME non-MSA AA and one within the limited-scope Bangor ME MSA AA as of December 31, 2021. For the full-scope AA, the rating area includes a total of 61 census tracts, including four moderate-, 40 middle-, and 13 upper-income census tracts while the remaining four tracts were not assigned an income classification as of the 2015 ACS Census Update. For the limited-scope AA, the rating area includes a total of 46 census tracts, including eight moderate-, 27 middle-, and ten upper-income census tracts while the remaining tract was not assigned an income classification as of the 2015 ACS Census Update. Lastly, neither the full-scope or limited-scope AAs contain any low-income census tracts as of the 2015 ACS Census Update. For geographic and borrower distribution analyses, loans originated during the evaluation years of 2019, 2020, and 2021 were compared to the 2015 ACS data and 2021 Dun & Bradstreet (D&B) data. Peer 2021 deposit market share data is as of June 30, 2021, based on information from the Federal Deposit Insurance Corporation (FDIC).

The bank's primary business focus is to originate loans funded by core deposits, and the bank faces significant competition for deposits in both the full- and limited-scope AAs. As of June 30, 2021, peer deposit market share data, leading competitors for deposits in the ME non-MSA AA include The

Camden National Bank, FNB, Bar Harbor Bank & Trust, Bangor Savings Bank, and Machias Savings Bank. These top five banks account for approximately 85.8 percent of the area's deposits with FNB ranking second in deposit market share among 15 competitors with 24.5 percent market share. Outside of the top five banks, in this space all remaining banks individually maintained less than 3.0 percent market share. In the limited-scope Bangor ME MSA AA, peer deposit market share data as of June 30, 2021, leading competitors in deposits include Bangor Savings Bank, TD Bank, National Association, Main Savings, Machias Savings Bank, and The Camden National Bank. These top five banks account for approximately 67.0 percent of the area's deposits with FNB ranking 14<sup>th</sup> in deposit market share among 17 competitors with 1.4 percent market share. Outside of the top five bank in this space, all remaining banks individually maintained less than 7.0 percent market share.

As part of performance context when evaluating the bank's lending, we considered the disparity between the median income of families within the full-scope AA compared to the median cost of housing and overall impact to homeownership. Within the ME non-MSA AA approximately 9.7 percent of families were noted as being below the poverty level and 38.5 percent of households are low- or moderate-income. We noted 44.4 percent of households were classified as upper-income households. This information can be found in Table A below. Elevated home prices in the ME non-MSA geographies limits the availability of affordable housing, particularly for low-income groups as the housing market appreciated over the evaluation period. Specifically, based on 2021 median family income data reported for ME non-MSA geographies low-income families earning approximately no more than \$27,431 or 50 percent of the region's median family income would find it challenging to qualify for a mortgage loan given the area's \$188,187 median housing value.

As reported by Moody's Analytics, Inc. in September 2021, economic indicators show the state of ME is currently in the recovery stage of the credit cycle, as the labor market continues to recover from pandemic pressures but still lags the region and nation due to the state's aging workforce. The Bureau of Labor Statistics indicates the state unemployment rate in August 2021 of 4.8 percent has improved following the pandemic height of 9.4 percent in May 2020 but still remains higher than prior years. Despite strong demand for healthcare and tourism, labor shortages continue to impede economic growth. Over the next four years, ME will have the second largest share of retirees nationwide and the second smallest share of prime-age workers.

A community contact was unable to be made during the evaluation; however, we referenced a recent economic presentation for the state of ME made by a state economist. This presentation supported information about needs of the AA from prior community contacts. The economic presentation indicated that rising housing costs have created a need for affordable housing, particularly for low- and moderate-income families. In addition to affordable housing needs, community needs within ME include access to social services and affordable child-care for low- and moderate-income groups. Additionally, the economic presentation indicated that the state's population continues to age, exacerbating community needs for low- and moderate-income senior citizens.

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**ME non-MSA AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: ME non-MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	61	0.0	6.6	65.6	21.3	6.6
Population by Geography	199,704	0.0	5.6	72.4	22.0	0.0
Housing Units by Geography	132,634	0.0	6.9	67.4	25.7	0.0
Owner-Occupied Units by Geography	66,337	0.0	5.2	71.0	23.8	0.0
Occupied Rental Units by Geography	20,936	0.0	6.8	73.4	19.9	0.0
Vacant Units by Geography	45,361	0.0	9.3	59.4	31.3	0.0
Businesses by Geography	15,733	0.0	4.7	67.6	27.8	0.0
Farms by Geography	886	0.0	4.5	72.1	23.4	0.0
Family Distribution by Income Level	54,364	18.4	17.6	21.6	42.5	0.0
Household Distribution by Income Level	87,273	22.6	15.9	17.2	44.4	0.0
Median Family Income Non-MSAs - ME		\$54,862	Median Housing Value			\$188,187
			Median Gross Rent			\$746
			Families Below Poverty Level			9.7%

*Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. (\*) The NA category consists of geographies that have not been assigned an income classification.*

**Scope of Evaluation in Maine**

FNB delineated two separate AAs in the state of ME for review under the requirements of the CRA. Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Similarly, bank delineated non-MSA AAs within the same state are combined, analyzed, and presented as one AA for purposes of this evaluation. Amongst the two AAs, the ME non-MSA AA was designated as full-scope while the Bangor ME MSA AA was designated as limited-scope as the majority of the bank's lending and deposit activity during the evaluation period was based within the ME non-MSA AA. Specifically, from January 1, 2019, through December 31, 2021, approximately 88.0 percent of primary product lending within the AAs was in the ME non-MSA AA based on number of loans. Additionally, via FDIC deposit market share reporting as of June 30, 2021, approximately 96.2 percent of the bank's deposit base and 94.1 percent of the bank's branches were located within the ME non-MSA AA. The bank's full-scope ME non-MSA AA is comprised of 61 ME non-MSA census tracts, consists of wholly contiguous political subdivisions (counties), contains the majority of the bank's branch locations, and does not arbitrarily exclude any low- or moderate-income geographies. The limited-scope Bangor ME MSA AA is comprised of 46 Bangor, ME MSA census tracts, consists of whole contiguous political subdivisions (counties), contains the remaining bank branch locations, and does not arbitrarily exclude any low- or moderate-income geographies.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MAINE

### LENDING TEST

The bank's performance under the Lending Test in Maine is rated Satisfactory.

#### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the ME non-MSA AA is adequate.

#### Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans *							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
ME non-MSA AA+	2,561	3,035	880	12	6,488	88.0	96.2
Bangor ME MSA AA**	384	491	6	2	883	12.0	3.8

\*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only.

+Full Scope AA

\*\*Limited Scope AA

Dollar Volume of Loans (000's) *							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
ME non-MSA AA+	583,782	287,024	40,168	2,154	913,128	86.4	96.2
Bangor ME MSA AA**	77,420	66,021	592	222	144,255	13.6	3.8

\*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only.

+Full Scope AA

\*\*Limited Scope AA

The bank originated and/or purchased a good volume of loans relative to its capacity based on deposits, competition, market presence, and business strategy. According to peer June 30, 2021, deposit market share data, FNB reported approximately \$1.9 billion in deposits in the ME non-MSA AA which accounted for 24.5 percent of all ME non-MSA AA deposits.

Based on peer 2021 HMDA market share data, the bank ranked third among 271 lending banks for home mortgage loan originations and purchases, or the 99<sup>th</sup> percentile, with a market share of 9.8 percent which is lower than the bank's deposit market share. The top five home mortgage lenders, Bangor Savings Bank, The Camden National Bank, FNB, Rocket Mortgage, and Machias Savings Bank, had a combined market share of 43.1 percent. Market share for the top five lenders ranged from 11.6 percent to 5.1 percent.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MAINE

### LENDING TEST

The bank's performance under the Lending Test in Maine is rated Satisfactory.

#### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the ME non-MSA AA is adequate.

#### Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans *							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
ME non-MSA AA+	2,561	3,035	880	12	6,488	88.0	96.2
Bangor ME MSA AA**	384	491	6	2	883	12.0	3.8

\*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only.

+Full Scope AA

\*\*Limited Scope AA

Dollar Volume of Loans (000's) *							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
ME non-MSA AA+	583,782	287,024	40,168	2,154	913,128	86.4	96.2
Bangor ME MSA AA**	77,420	66,021	592	222	144,255	13.6	3.8

\*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only.

+Full Scope AA

\*\*Limited Scope AA

The bank originated and/or purchased a good volume of loans relative to its capacity based on deposits, competition, market presence, and business strategy. According to peer June 30, 2021, deposit market share data, FNB reported approximately \$1.9 billion in deposits in the ME non-MSA AA which accounted for 24.5 percent of all ME non-MSA AA deposits.

Based on peer 2021 HMDA market share data, the bank ranked third among 271 lending banks for home mortgage loan originations and purchases, or the 99<sup>th</sup> percentile, with a market share of 9.8 percent which is lower than the bank's deposit market share. The top five home mortgage lenders, Bangor Savings Bank, The Camden National Bank, FNB, Rocket Mortgage, and Machias Savings Bank, had a combined market share of 43.1 percent. Market share for the top five lenders ranged from 11.6 percent to 5.1 percent.

Based on peer 2020 CRA small business loan data, the bank ranked first among 80 small business lenders, or the 99<sup>th</sup> percentile, with a market share of 23.2 percent which is near to the bank's deposit market share. The top five small business lenders, FNB, Camden National Bank, Machias Savings Bank, Bar Harbor Bank & Trust, American Express, National Bank, had a combined market share of 70.6 percent. Market share for the top five lenders ranged from 23.2 percent to 7.1 percent.

Based on 2020 CRA small farm loan data, the bank ranked second among 14 small farm lenders, or the 86<sup>th</sup> percentile, with a market share of 23.7 percent which is near to the bank's deposit market share. The top five small farm lenders, Machias Savings Bank, FNB, Camden National Bank, Bar Harbor Bank & Trust, and US Bank, NA, had a combined market share of 96.7 percent. Market share for the top five lenders ranged from 34.1 percent to less than one percent.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its ME non-MSA AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is adequate given performance context.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied (OO) units and somewhat lower than aggregate lending in the AA.

The assessment of performance in moderate-income census tracts considered the limited number of OO housing units, approximately 5.2 percent or 3,450 units, of all AA OO units in these geographies and significant AA competition.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchase of small loans to businesses.

The geographic distribution of small loans to businesses is adequate given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to businesses in moderate-income geographies was somewhat lower than the percentage of those businesses and aggregate lending in the AA.

The assessment of performance in moderate-income census tracts considered the limited number of businesses, approximately 740 or 4.7 percent of all AA businesses, in moderate-income geographies and AA competition.

### ***Small Loans to Farms***

Refer to Table S in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchases of small loans to farms.

The geographic distribution of small loans to farms is adequate given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to farms in moderate-income geographies was lower than the percentage of those farms and aggregate lending in the AA.

The assessment of performance in moderate-income census tracts considered the limited number of farms, approximately 39.9 or 4.5 percent of all AA farms, in moderate-income geographies and AA competition.

### ***Lending Gap Analysis***

We reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans, and small loans to businesses and farms in the ME non-MSA AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table P in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is excellent given performance context.

The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families and exceeded aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded aggregate lending in the AA.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA given the comparably high median housing value. With a median family income of \$54,862, low-income borrowers earn less than \$27,431 per year and moderate-income borrowers earn no more than \$43,890 per year. The 2021 median housing value is \$188,187. If we assume a 5.0 percent interest rate and a 30 year mortgage, this results in a monthly payment of \$1,010 making it challenging for low income borrowers to purchase homes in the AA. This data does not account for a down payment, insurance costs, real estate taxes, or any additional monthly expenses. Additionally, FNB operates within a competitive market in the ME non-MSA AA for home mortgage lending for low- and moderate-income borrowers.



### ***Small Loans to Farms***

Refer to Table S in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchases of small loans to farms.

The geographic distribution of small loans to farms is adequate given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to farms in moderate-income geographies was lower than the percentage of those farms and aggregate lending in the AA.

The assessment of performance in moderate-income census tracts considered the limited number of farms, approximately 39.9 or 4.5 percent of all AA farms, in moderate-income geographies and AA competition.

### ***Lending Gap Analysis***

We reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans, and small loans to businesses and farms in the ME non-MSA AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table P in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is excellent given performance context.

The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families and exceeded aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded aggregate lending in the AA.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA given the comparably high median housing value. With a median family income of \$54,862, low-income borrowers earn less than \$27,431 per year and moderate-income borrowers earn no more than \$43,890 per year. The 2021 median housing value is \$188,187. If we assume a 5.0 percent interest rate and a 30 year mortgage, this results in a monthly payment of \$1,010 making it challenging for low income borrowers to purchase homes in the AA. This data does not account for a down payment, insurance costs, real estate taxes, or any additional monthly expenses. Additionally, FNB operates within a competitive market in the ME non-MSA AA for home mortgage lending for low- and moderate-income borrowers.

### ***Small Loans to Businesses***

Refer to Table R in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and/or purchase of small loans to businesses.

The borrower distribution of small loans to businesses is excellent given performance context.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less exceeded both the percentage of those businesses and aggregate lending in the AA.

### ***Small Loans to Farms***

Refer to Table T in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and/or purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent given performance context.

The percentage of small loans to farms with gross annual revenues of \$1 million or less exceeded both the percentage of those farms and aggregate lending in the AA.

### **Community Development Lending**

The bank made a low level of CD loans in the state of Maine.

The Lending Activity Tables, shown above on page 9, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans, but do not contain data pertaining to the bank's participation in the Small Business Administration's (SBA) Payment Protection Plan (PPP) program as part of the national response to economic pressures imposed by the Covid-19 pandemic. For PPP lending in the ME non-MSA AA, the bank made approximately 2,602 instances of PPP lending totaling approximately \$120.7 million during the 2020 and 2021 program years. Specifically, during 2020, the bank made 1,477 PPP loans in the ME non-MSA AA totaling approximately \$75.9 million, and during 2021, the bank made 1,125 PPP loans in the AA totaling approximately \$44.8 million.

CD lending in the state of ME is considered poor and is reflected by the bank's low level of CD lending within the ME non-MSA AA. During the evaluation period, FNB originated a total of 12 qualified CD loans to nine different community organizations within the AA. Qualified CD loans totaled \$2.2 million or approximately 1.0 percent of allocated tier 1 capital as of December 31, 2021. Allocated tier 1 capital is attributed based on each AA's deposit market share. The CD loans originated by the bank largely served as financing for local community groups that provide affordable housing and community services to low- and moderate-income geographies and populations.

CD loans submitted for consideration were not included in the primary product lending analysis. The highlights of the bank's CD loans are as follows:

- Two Small Business Association (SBA) approved CD-qualified loans to a small business operating in the ME non-MSA AA totaling \$463,000 and \$651,800. The purpose of the SBA loans were to provide financing and expansion of operations enabling the creation of jobs, including those for low-

- and moderate-income populations.
- A \$323,300 CD-qualified loan to a non-profit community development network operating in the state of ME that provides services focused within the ME non-MSA AA. The CD organization specializes in offering community services, including health and elderly care, for low- and moderate-income populations in the state.
- A \$47,400 CD-qualified loan to a local non-profit organization that provides community services for low- and moderate-income youths in the ME non-MSA AA, including education and job training programs.

### **Product Innovation and Flexibility**

The bank makes limited use of innovative and flexible lending practices in order to serve credit needs in the ME non-MSA AA and greater statewide region. The bank offers a standard array of lending products and services for customers in ME with varied delivery channels available depending on customer's personal and business banking needs. Specifically, FNB continues to participate in the Maine State Housing Authority first time homebuyer lending program and is an approved lender for the varied SBA program offerings, including 7a, 504, and PPP lending.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the lending test in the Bangor ME MSA AA is consistent with the bank's overall performance under the lending test in the full-scope area; however, the bank's performance for CD lending in the limited-scope Bangor ME MSA AA was noted as stronger than the performance in the full-scope area.

For PPP lending in the Bangor ME MSA AA, the bank made approximately 207 instances of PPP lending totaling approximately \$14.0 million during the 2020 and 2021 program years. Specifically, during 2020, the bank made 132 PPP loans in the Bangor ME MSA AA totaling approximately \$10.2 million, and during 2021, the bank made 75 PPP loans in the AA totaling approximately \$3.7 million.

CD lending in the Bangor ME MSA AA is considered adequate. During the evaluation period, FNB originated a total of two qualified CD loans to a single community organization in the AA that provides community and housing services for low- and moderate-income groups. Qualified CD loans totaled approximately \$222,109 or 2.7 percent of allocated tier 1 capital as of December 31, 2021, meeting the standard for adequate performance. While the submitted number of CD loans was greater than the qualified amount, one loan did not meet the definition of CD and therefore did not receive credit.

Refer to Tables O through T in the state of Maine section of appendix D for the facts and data used to support conclusions in the limited-scope Bangor ME MSA AA.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in Maine is rated High Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the ME non-MSA AA is good.

and moderate-income populations.

- A \$323,300 CD-qualified loan to a non-profit community development network operating in the state of ME that provides services focused within the ME non-MSA AA. The CD organization specializes in offering community services, including health and elderly care, for low- and moderate-income populations in the state.
- A \$47,400 CD-qualified loan to a local non-profit organization that provides community services for low- and moderate-income youths in the ME non-MSA AA, including education and job training programs.

### **Product Innovation and Flexibility**

The bank makes limited use of innovative and flexible lending practices in order to serve credit needs in the ME non-MSA AA and greater statewide region. The bank offers a standard array of lending products and services for customers in ME with varied delivery channels available depending on customer's personal and business banking needs. Specifically, FNB continues to participate in the Maine State Housing Authority first time homebuyer lending program and is an approved lender for the varied SBA program offerings, including 7a, 504, and PPP lending.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the lending test in the Bangor ME MSA AA is consistent with the bank's overall performance under the lending test in the full-scope area; however, the bank's performance for CD lending in the limited-scope Bangor ME MSA AA was noted as stronger than the performance in the full-scope area.

For PPP lending in the Bangor ME MSA AA, the bank made approximately 207 instances of PPP lending totaling approximately \$14.0 million during the 2020 and 2021 program years. Specifically, during 2020, the bank made 132 PPP loans in the Bangor ME MSA AA totaling approximately \$10.2 million, and during 2021, the bank made 75 PPP loans in the AA totaling approximately \$3.7 million.

CD lending in the Bangor ME MSA AA is considered adequate. During the evaluation period, FNB originated a total of two qualified CD loans to a single community organization in the AA that provides community and housing services for low- and moderate-income groups. Qualified CD loans totaled approximately \$222,109 or 2.7 percent of allocated tier 1 capital as of December 31, 2021, meeting the standard for adequate performance. While the submitted number of CD loans was greater than the qualified amount, one loan did not meet the definition of CD and therefore did not receive credit.

Refer to Tables O through T in the state of Maine section of appendix D for the facts and data used to support conclusions in the limited-scope Bangor ME MSA AA.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Maine is rated High Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the ME non-MSA AA is good.

The bank has a significant level of qualified CD investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments								
Assessment Area	Prior Period*		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
ME non-MSA AA+	6	3,441	182	1,951	188	77.1	5,392	37.3
Bangor ME MSA AA**	1	390	23	492	24	9.8	882	6.1
Statewide	7	1,913	25	6,254	32	13.1	8,167	56.6

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Table contains data for all AAs and statewide investment activity -- the narrative below addresses performance in full-scope AA and statewide only.

+Full Scope AA

\*\*Limited Scope AA

FNB's investments and donations demonstrate good responsiveness to credit and community development needs of the ME non-MSA AA. Within the full-scope AA specifically, qualified investments totaled approximately \$5.1 million or 2.5 percent of allocated tier 1 capital as of December 31, 2021. The bank made two new investments in pools of mortgage-backed securities during the evaluation period totaling \$1.6 million to benefit low- and moderate-income geographies and groups within the full-scope AA. As of this evaluation, the bank also had six prior period investments earmarked to the ME non-MSA AA totaling approximately \$3.4 million. When considering the overall responsiveness, we gave credit to the bank's performance in the broader statewide area and the limited scope Bangor ME MSA AA, which is discussed in more detail below. For qualified donations, FNB made 180 CD-eligible donations amongst a variety of community organizations operating within the full-scope ME non-MSA AA, totaling approximately \$318,175 or 0.15 percent of tier 1 capital for the evaluation period. Donations were made to qualified CD organizations that largely promote community services targeted towards low- and moderate-income populations and support affordable housing and economic development initiatives in ME. While the bank's actual level of charitable giving in its surrounding communities was higher, these 180 instances of giving within the full-scope AA were verified as meeting the definition of CD.

The highlights of the bank's CD investments in the ME non-MSA AA are as follows:

- A \$1.0 million prior period investment in a community organization that supports housing needs for low- and moderate-income seniors in Eastport and Camden ME.
- A \$926,064 current period investment in a pool of mortgage-backed securities that are targeted towards CRA eligible affordable housing project in Lincoln, Knox, and Hancock Counties, ME.
- A \$693,186 prior period investment in a CD-qualified housing fund that promotes affordable housing projects in the northern New England region. This specific investment is targeted towards housing development in Hancock County, ME.
- A \$211,001 prior period investment in an affordable housing investment fund that operates

predominantly in both the ME and New Hampshire regions promoting housing and community development, with this specific fund earmarked to projects in Knox County, ME.

The highlights of the bank's CD donations in the ME non-MSA AA are as follows:

- A \$5,100 donation to a nonprofit community organization operating in the Ellsworth, ME region that provides community services improving the quality of life and reducing the impact of poverty among low- and moderate income populations.
- A \$5,200 donation to a nonprofit community service organization that serves the communities of Southwest Harbor, ME providing health and educational programs for low- and moderate-income youths.
- A \$5,000 donation to a community organization that operates in Lincoln County, ME as a food bank center with distribution throughout the county, providing food services to low- and moderate-income populations in the community.

### **Outside the AAs – Broader Statewide Area**

Statewide, the bank demonstrates good responsiveness to identified credit and community development needs by participating in CRA-qualified investment funds and pooled mortgage-backed securities that provides benefits in a large, regional scope which includes the bank's delineated AAs. Within ME, qualified investments totaled approximately \$8.1 million or 3.8 percent of bank-wide tier 1 capital as of December 31, 2021. The bank made seven new investments during the evaluation period totaling \$6.2 million to benefit low- and moderate-income geographies and groups in the state. As of this evaluation, the bank also had seven prior period investments earmarked to benefit the state of ME totaling approximately \$1.9 million. Additionally, statewide, FNB made 18 CD-eligible donations amongst several community groups that offer services in a larger geographical footprint that includes the bank's delineated AAs, totaling approximately \$65,300 for the evaluation period.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Investment Test in the Bangor ME MSA AA is stronger than the bank's overall performance under the Investment Test in the full-scope AA.

FNB demonstrates excellent responsiveness to credit and CD needs of the limited-scope Bangor ME MSA AA. Within the limited-scope AA specifically, qualified investments totaled \$859,417 or 10.4 percent of allocated tier 1 capital as of December 31, 2021. The bank made two new investments in historic tax credits supporting the redevelopment of low- and moderate-income geographies in the limited-scope AA totaling \$469,050. As of this evaluation, the bank also had one prior period investment earmarked to the Bangor ME MSA AA totaling \$390,367. Additionally, FNB made 21 CD-eligible donations totaling \$22,860 amongst several community groups that offer services in the limited-scope Bangor ME MSA AA.

### **SERVICE TEST**

The bank's performance under the Service Test in Maine is rated High Satisfactory.

predominantly in both the ME and New Hampshire regions promoting housing and community development, with this specific fund earmarked to projects in Knox County, ME.

The highlights of the bank's CD donations in the ME non-MSA AA are as follows:

- A \$5,100 donation to a nonprofit community organization operating in the Ellsworth, ME region that provides community services improving the quality of life and reducing the impact of poverty among low- and moderate income populations.
- A \$5,200 donation to a nonprofit community service organization that serves the communities of Southwest Harbor, ME providing health and educational programs for low- and moderate-income youths.
- A \$5,000 donation to a community organization that operates in Lincoln County, ME as a food bank center with distribution throughout the county, providing food services to low- and moderate-income populations in the community.

### **Outside the AAs – Broader Statewide Area**

Statewide, the bank demonstrates good responsiveness to identified credit and community development needs by participating in CRA-qualified investment funds and pooled mortgage-backed securities that provides benefits in a large, regional scope which includes the bank's delineated AAs. Within ME, qualified investments totaled approximately \$8.1 million or 3.8 percent of bank-wide tier 1 capital as of December 31, 2021. The bank made seven new investments during the evaluation period totaling \$6.2 million to benefit low- and moderate-income geographies and groups in the state. As of this evaluation, the bank also had seven prior period investments earmarked to benefit the state of ME totaling approximately \$1.9 million. Additionally, statewide, FNB made 18 CD-eligible donations amongst several community groups that offer services in a larger geographical footprint that includes the bank's delineated AAs, totaling approximately \$65,300 for the evaluation period.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Investment Test in the Bangor ME MSA AA is stronger than the bank's overall performance under the Investment Test in the full-scope AA.

FNB demonstrates excellent responsiveness to credit and CD needs of the limited-scope Bangor ME MSA AA. Within the limited-scope AA specifically, qualified investments totaled \$859,417 or 10.4 percent of allocated tier 1 capital as of December 31, 2021. The bank made two new investments in historic tax credits supporting the redevelopment of low- and moderate-income geographies in the limited-scope AA totaling \$469,050. As of this evaluation, the bank also had one prior period investment earmarked to the Bangor ME MSA AA totaling \$390,367. Additionally, FNB made 21 CD-eligible donations totaling \$22,860 amongst several community groups that offer services in the limited-scope Bangor ME MSA AA.

### **SERVICE TEST**

The bank's performance under the Service Test in Maine is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the ME non-MSA AA is good.

### Retail Banking Services

Delivery systems are accessible to essentially all portions of the bank's ME non-MSA AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
ME non-MSA AA	96.2	16	94.1	0.0	6.3	62.5	31.3	0.0	5.6	72.4	22.0
Bangor ME MSA AA	3.8	1	5.9	0.0	100.0	0.0	0.0	0.0	16.4	56.3	24.3

*Due to rounding, totals may not equal 100.0 and 3.0 percent of the Bangor ME MSA AA population was located within geographies that were not assigned an income classification as of the 2015 ACS census. \*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only.*

As of the end of our evaluation period, FNB maintains 16 branches within the ME non-MSA AA with one or 6.3 percent located in a moderate-income geography. The bank's distribution of their branch delivery system among moderate-income census tracts exceeds the percentage of the population located within moderate-income geographies. Additionally, two of the remaining 15 branches are located in middle-income census tracts in close proximity to moderate-income ME non-MSA AA geographies.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
ME non-MSA AA	1	--	--	--	+1	--
Bangor ME MSA AA	--	--	--	--	--	--

*During the evaluation period of 1/1/2019 – 12/31/2021 the bank opened one new branch location in the ME non-MSA AA – no branches were closed within either rating area during the evaluation period. \*Table contains data for all AAs – the narrative below addresses performance in full-scope AAs only*

To the extent that changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. As previously discussed, since the last evaluation FNB opened a single new branch in the ME non-MSA AA in a middle-income census tract located at 1b Belmont Avenue, Belfast, ME during August 2020.



Services, including where appropriate, business hours, do not vary in a way that inconveniences the AA, particularly low- and moderate-income geographies and individuals. Additionally, lobby hours and services provided in low- and moderate-income geographies are not dissimilar from those provided in middle- and upper-income geographies. Lobby hours are largely similar between all branches in the ME non-MSA AA, with branches generally opening by 8:30 AM and closing by 4:00 PM Monday through Thursday, and by 5:00 PM on Friday. The 3 Summit Road, Northeast Harbor, ME, branch location opens by 9:30 AM and closes by 3:30 PM Monday through Friday; no office locations offer lobby hours on Saturday or Sunday. Drive-up hours where available are largely uniform with the bank's lobby hours, opening by 8:00 AM and closing by 4:30 PM Monday through Wednesday, and by 5:00 PM Thursday and Friday. Additionally, all branch locations offer Saturday drive-up hours from 8:00 AM to noon except for the 63 Union Street, Rockland, ME location which is closed on Saturdays and the 3 Summit Road, Northeast Harbor, ME and 44 Elm Street, Camden, ME locations, which do not offer drive-up services. Drive-up services are not offered on Sundays at any branch locations.

### **Community Development Services**

The bank provides a relatively high level of CD services consistent with its capacity and ability.

During the evaluation period, 17 bank personnel provided approximately 678 service hours across 10 different qualified CD organizations that benefit both the ME non-MSA and Bangor ME MSA AAs. All service hours were provided to organizations that provide for community services or affordable housing needs for low- and/or moderate-income geographies or groups. While the number of submitted service hours was greater than the qualified amount, some services did not meet the definition of CD and/or were located outside of the delineated AA. Consideration was also given to the fact that two years of the evaluation period was during the pandemic where many businesses halted operations and ceased in person services.

The highlights of the bank's CD services are as follows:

- Eight employees provided technical services totaling 20 hours to a local community group that offers food and housing services to low- and moderate-income populations in the ME non-MSA and Bangor ME MSA AAs.
- A senior member of bank management provided 20 hours of service by serving on the board of a local community group that offers community services, including provision of food and shelter, for low- and moderate-income families in the ME non-MSA AA.
- Two bank employees provided 61 hours of technical expertise to a national affordable housing community organization that services low- and moderate-income households in the ME non-MSA and Bangor ME MSA AAs.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Service Test in the Bangor ME MSA AA is consistent with the bank's overall performance under the Service Test in the full-scope area.

During the evaluation period, one member of bank staff provided approximately 43 service hours to a qualified CD organization that benefits solely the Bangor ME MSA AA providing affordable housing needs for low- and/or moderate-income geographies or groups.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the AA, particularly low- and moderate-income geographies and individuals. Additionally, lobby hours and services provided in low- and moderate-income geographies are not dissimilar from those provided in middle- and upper-income geographies. Lobby hours are largely similar between all branches in the ME non-MSA AA, with branches generally opening by 8:30 AM and closing by 4:00 PM Monday through Thursday, and by 5:00 PM on Friday. The 3 Summit Road, Northeast Harbor, ME, branch location opens by 9:30 AM and closes by 3:30 PM Monday through Friday; no office locations offer lobby hours on Saturday or Sunday. Drive-up hours where available are largely uniform with the bank's lobby hours, opening by 8:00 AM and closing by 4:30 PM Monday through Wednesday, and by 5:00 PM Thursday and Friday. Additionally, all branch locations offer Saturday drive-up hours from 8:00 AM to noon except for the 63 Union Street, Rockland, ME location which is closed on Saturdays and the 3 Summit Road, Northeast Harbor, ME and 44 Elm Street, Camden, ME locations, which do not offer drive-up services. Drive-up services are not offered on Sundays at any branch locations.

### **Community Development Services**

The bank provides a relatively high level of CD services consistent with its capacity and ability.

During the evaluation period, 17 bank personnel provided approximately 678 service hours across 10 different qualified CD organizations that benefit both the ME non-MSA and Bangor ME MSA AAs. All service hours were provided to organizations that provide for community services or affordable housing needs for low- and/or moderate-income geographies or groups. While the number of submitted service hours was greater than the qualified amount, some services did not meet the definition of CD and/or were located outside of the delineated AA. Consideration was also given to the fact that two years of the evaluation period was during the pandemic where many businesses halted operations and ceased in person services.

The highlights of the bank's CD services are as follows:

- Eight employees provided technical services totaling 20 hours to a local community group that offers food and housing services to low- and moderate-income populations in the ME non-MSA and Bangor ME MSA AAs.
- A senior member of bank management provided 20 hours of service by serving on the board of a local community group that offers community services, including provision of food and shelter, for low- and moderate-income families in the ME non-MSA AA.
- Two bank employees provided 61 hours of technical expertise to a national affordable housing community organization that services low- and moderate-income households in the ME non-MSA and Bangor ME MSA AAs.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Service Test in the Bangor ME MSA AA is consistent with the bank's overall performance under the Service Test in the full-scope area.

During the evaluation period, one member of bank staff provided approximately 43 service hours to a qualified CD organization that benefits solely the Bangor ME MSA AA providing affordable housing needs for low- and/or moderate-income geographies or groups.

## Appendix A: Scope of Examination

The following table identifies the time-period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time-Period Reviewed:</b>	(01/01/2019 to 12/31/2021)	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, and small farm loans Community Development loans, qualified investments, and community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None reviewed.		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Maine</b>		
ME non-MSA AA	Full-scope	<ul style="list-style-type: none"> <li>• ME non-MSA geographies                             <ul style="list-style-type: none"> <li>○ full Hancock, Knox, Lincoln, Waldo, and Washington Counties</li> </ul> </li> </ul>
Bangor ME MSA AA	Limited-scope	<ul style="list-style-type: none"> <li>• Bangor, ME MSA                             <ul style="list-style-type: none"> <li>○ full Penobscot County</li> </ul> </li> </ul>

## Appendix B: Summary of State Ratings

<b>RATINGS – FIRST NATIONAL BANK</b>				
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Bank State Rating</b>
<b>FIRST NATIONAL BANK</b>	Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
<b>State:</b>				
<b>Maine</b>	Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix B: Summary of State Ratings

<b>RATINGS – FIRST NATIONAL BANK</b>				
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Bank State Rating</b>
<b>FIRST NATIONAL BANK</b>	Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
<b>State:</b>				
<b>Maine</b>	Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower

distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division (MD):** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central

distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division (MD):** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central



county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "Bank" include activities of any affiliates that the Bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "Bank" include activities of any affiliates that the Bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
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- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless

of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

**Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -**  
Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
ME non-MSA AA	2,688	595,111	88.2	9,394	0.0	0.0	0.0	5.2	2.6	4.0	71.0	57.8	68.2	23.8	39.5	27.8	0.0	0.0	0.0
Bangor ME MSA AA	358	69,294	11.8	6,173	0.0	0.0	0.0	13.4	13.1	10.0	61.0	47.2	58.5	25.3	39.1	31.2	0.3	0.6	0.2
<b>Total</b>	<b>3,046</b>	<b>664,405</b>	<b>100.0</b>	<b>15,567</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.4</b>	<b>3.9</b>	<b>6.4</b>	<b>67.1</b>	<b>56.6</b>	<b>64.4</b>	<b>24.4</b>	<b>39.5</b>	<b>29.2</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>

*Source: 2015 U.S Census; 01/01/2019 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0*

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
ME non-MSA AA	2,688	595,111	88.2	9,394	18.4	4.2	3.7	17.6	15.0	13.8	21.6	21.1	20.2	42.5	55.8	50.3	0.0	4.0	12.0
Bangor ME MSA AA	358	69,294	11.8	6,173	21.1	2.5	4.1	17.7	10.6	15.1	20.5	12.8	20.8	40.7	44.1	39.5	0.0	29.9	20.4
<b>Total</b>	<b>3,046</b>	<b>664,405</b>	<b>100.0</b>	<b>15,567</b>	<b>19.5</b>	<b>4.0</b>	<b>3.9</b>	<b>17.6</b>	<b>14.4</b>	<b>14.3</b>	<b>21.1</b>	<b>20.1</b>	<b>20.5</b>	<b>41.7</b>	<b>54.4</b>	<b>46.0</b>	<b>0.0</b>	<b>7.0</b>	<b>15.3</b>

*Source: 2015 U.S Census; 01/01/2019 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
ME non-MSA AA	2,688	595,111	88.2	9,394	0.0	0.0	0.0	5.2	2.6	4.0	71.0	57.8	68.2	23.8	39.5	27.8	0.0	0.0	0.0		
Bangor ME MSA AA	358	69,294	11.8	6,173	0.0	0.0	0.0	13.4	13.1	10.0	61.0	47.2	58.5	25.3	39.1	31.2	0.3	0.6	0.2		
<b>Total</b>	<b>3,046</b>	<b>664,405</b>	<b>100.0</b>	<b>15,567</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.4</b>	<b>3.9</b>	<b>6.4</b>	<b>67.1</b>	<b>56.6</b>	<b>64.4</b>	<b>24.4</b>	<b>39.5</b>	<b>29.2</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>		

Source: 2015 U.S Census; 01/01/2019 - 12/31/2021 Bank Data, "-" data not available. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
ME non-MSA AA	2,688	595,111	88.2	9,394	18.4	4.2	3.7	17.6	15.0	13.8	21.6	21.1	20.2	42.5	55.8	50.3	0.0	4.0	12.0		
Bangor ME MSA AA	358	69,294	11.8	6,173	21.1	2.5	4.1	17.7	10.6	15.1	20.5	12.8	20.8	40.7	44.1	39.5	0.0	29.9	20.4		
<b>Total</b>	<b>3,046</b>	<b>664,405</b>	<b>100.0</b>	<b>15,567</b>	<b>19.5</b>	<b>4.0</b>	<b>3.9</b>	<b>17.6</b>	<b>14.4</b>	<b>14.3</b>	<b>21.1</b>	<b>20.1</b>	<b>20.5</b>	<b>41.7</b>	<b>54.4</b>	<b>46.0</b>	<b>0.0</b>	<b>7.0</b>	<b>15.3</b>		

Source: 2015 U.S Census; 01/01/2019 - 12/31/2021 Bank Data, "-" data not available. Due to rounding, totals may not equal 100.0

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** 2019-21

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
ME non-MSA AA	3,035	287,024	86.1	7,524	0.0	0.0	0.0	4.7	2.5	3.8	67.6	54.9	64.3	27.8	42.6	31.9	0.0	0.0	0.0
Bangor ME MSA AA	491	66,021	13.9	3,448	0.0	0.0	0.0	19.8	17.9	13.2	50.0	55.4	56.1	29.1	26.7	30.5	1.0	0.0	0.2
<b>Total</b>	<b>3,526</b>	<b>353,045</b>	<b>100.0</b>	<b>10,972</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>10.4</b>	<b>4.7</b>	<b>6.8</b>	<b>61.0</b>	<b>55.0</b>	<b>61.7</b>	<b>28.3</b>	<b>40.4</b>	<b>31.4</b>	<b>0.4</b>	<b>0.0</b>	<b>0.1</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0.*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** 2019-21

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
ME non-MSA AA	3,035	287,024	86.1	7,524	84.2	86.9	43.8	4.9	13.1	10.8	0.0
Bangor ME MSA AA	491	66,021	13.9	3,448	78.6	80.9	34.5	6.6	19.1	14.8	0.0
<b>Total</b>	<b>3,526</b>	<b>353,045</b>	<b>100.0</b>	<b>10,972</b>	<b>82.1</b>	<b>86.0</b>	<b>40.9</b>	<b>5.5</b>	<b>14.0</b>	<b>12.3</b>	<b>0.0</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0.*

2019-21																			
Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
ME non-MSA AA	880	40,168	99.3	1,906	0.0	0.0	0.0	4.5	2.0	5.6	72.1	69.4	74.8	23.4	28.5	19.6	0.0	0.0	0.0
Bangor ME MSA AA	6	592	0.8	80	0.0	0.0	0.0	10.4	0.0	2.5	64.6	50.0	77.5	24.9	50.0	20.0	0.0	0.0	0.0
<b>Total</b>	<b>886</b>	<b>40,760</b>	<b>100.0</b>	<b>1,986</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.2</b>	<b>2.0</b>	<b>5.5</b>	<b>70.0</b>	<b>69.3</b>	<b>74.9</b>	<b>23.8</b>	<b>28.7</b>	<b>19.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.

2019-21											
Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											
Assessment Area:	Total Loans to Farms				Farms with Revenues <= IMM			Farms with Revenues > IMM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
ME non-MSA AA	880	40,168	99.3	1,906	97.4	97.8	43.3	2.1	2.2	0.5	0.0
Bangor ME MSA AA	6	592	0.7	80	93.6	50.0	40.0	4.9	50.0	1.4	0.0
<b>Total</b>	<b>886</b>	<b>40,760</b>	<b>100.0</b>	<b>1,986</b>	<b>96.3</b>	<b>97.5</b>	<b>43.2</b>	<b>2.9</b>	<b>2.5</b>	<b>0.7</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.



Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
ME non-MSA AA	880	40,168	99.3	1,906	0.0	0.0	0.0	4.5	2.0	5.6	72.1	69.4	74.8	23.4	28.5	19.6	0.0	0.0	0.0
Bangor ME MSA AA	6	592	0.8	80	0.0	0.0	0.0	10.4	0.0	2.5	64.6	50.0	77.5	24.9	50.0	20.0	0.0	0.0	0.0
<b>Total</b>	<b>886</b>	<b>40,760</b>	<b>100.0</b>	<b>1,986</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.2</b>	<b>2.0</b>	<b>5.5</b>	<b>70.0</b>	<b>69.3</b>	<b>74.9</b>	<b>23.8</b>	<b>28.7</b>	<b>19.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
ME non-MSA AA	880	40,168	99.3	1,906	97.4	97.8	43.3	2.1	2.2	0.5	0.0
Bangor ME MSA AA	6	592	0.7	80	93.6	50.0	40.0	4.9	50.0	1.4	0.0
<b>Total</b>	<b>886</b>	<b>40,760</b>	<b>100.0</b>	<b>1,986</b>	<b>96.3</b>	<b>97.5</b>	<b>43.2</b>	<b>2.9</b>	<b>2.5</b>	<b>0.7</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.

# Assessment Area



**FIRST NATIONAL BANK**

**Community Reinvestment Act**

**Assessment Area**

*Note: All branches now offer ITM services which allow customers to connect directly to a bank employee and provide access to more banking transactions.*

**Corporate Headquarters: Damariscotta - Lincoln County**

**Address/Phone/Fax:**

Main Street  
PO Box 940  
Damariscotta, ME 04543  
Phone: 207-563-3195  
Fax: 207-563-3356

**Areas Served:**

*See attached list of Census Tracts*

**Hours:**

Lobby	Monday - Thursday	8:30 - 4:00
	Friday	8:30 - 5:00
	Saturday	CLOSED
Drive Up:	Monday - Wednesday	8:00 - 4:30
	Thursday/Friday	8:00 - 5:00
	Saturday	8:00-12:00

*Available Services: Drive-up facility, Drive-up ITM, Night Deposit  
First National Wealth Management Office; First National Investment Services Representative  
Commercial, Consumer and Mortgage Lending Services Available*

**Branch Office: Waldoboro - Lincoln County**

**Address/Phone/Fax:**

1471 Atlantic Highway - Rt. 1  
Waldoboro, ME 04572  
Phone: 207-832-5373  
Fax: 207-832-7813

**Areas Served:**

*See attached list of Census Tracts*

**Hours:**

Lobby	Monday - Thursday	8:30 - 4:00
	Friday	8:30 - 5:00
	Saturday	CLOSED
Drive Up:	Monday - Wednesday	8:00 - 4:30
	Thursday/Friday	8:00 - 5:00
	Saturday	8:00-12:00

*Available Services: Drive-up facility, Drive-up ITM, Night Deposit  
Commercial, Consumer and Mortgage Lending Services Available*

<b>Branch Office: Boothbay Harbor - Lincoln County</b>					
<b>Address/Phone/Fax:</b>			<b>Areas Served:</b>		
77 Oak Street			<i>See attached list of census tracts</i>		
PO Box 493					
Boothbay Harbor, ME 04538					
Phone: 207-633-5149					
Fax: 207-633-7121			<b>Hours:</b>		
			Lobby	Monday - Thursday	8:30 - 4:00
				Friday	8:30 - 5:00
				Saturday	CLOSED
			Drive Up:	Monday - Wednesday	8:00 - 4:30
				Thursday/Friday	8:00 - 5:00
				Saturday	8:00-12:00
<i>Available Services: Drive-up facility, Drive-up ITM, Night Deposit</i>					
<i>Consumer and Mortgage Lending Services Available</i>					
<b>Branch Office: Wiscasset - Lincoln County</b>					
<b>Address/Phone/Fax:</b>			<b>Areas Served:</b>		
39 Gardiner Road			<i>See attached list of census tracts</i>		
PO Box 431					
Wiscasset, ME 04578					
Phone: 207-882-9515			<b>Hours:</b>		
Fax: 207-882-9517			Lobby	Monday - Thursday	8:30 - 4:00
				Friday	8:30 - 5:00
				Saturday	CLOSED
			Drive Up:	Monday - Wednesday	8:00 - 4:30
				Thursday/Friday	8:00 - 5:00
				Saturday	CLOSED
<i>Available Services: Drive-up facility, ITM in Vestibule, Night Deposit</i>					
<i>Consumer and Mortgage Lending Services Available</i>					

Hancock

<b>Branch Office: Bar Harbor - Hancock County</b>					
<b>Address/Phone/Fax</b>				<b>Areas Served:</b>	
102 Main Street				<i>See attached list of census tracts</i>	
PO Box 258					
Bar Harbor, ME 04609					
Phone: 207-288-3341					
Fax: 207-288-2455					
				<b>Hours:</b>	
				Lobby	Monday - Thursday 8:30 - 4:00
					Friday 8:30 - 5:00
					Saturday CLOSED
				Drive Up:	Monday - Wednesday 8:00 - 4:30
					Thursday/Friday 8:00 - 5:00
					Saturday 8:00 - 12:00
<i>Services Available: Drive up facility, Drive up ITM, ITM in vestibule and Night Deposit</i>					
<i>Commercial, Mortgage and Consumer Lending services available</i>					
<i>First National Wealth Management Office; First National Investment Services</i>					
<b>Branch Office: Blue Hill - Hancock County</b>					
<b>Address/Phone/Fax</b>				<b>Areas Served:</b>	
1 South Street				<i>See attached list of census tracts</i>	
PO Box 1664					
Blue Hill, ME 04614					
Phone: 207-374-3253					
Fax: 207-374-5974					
				<b>Hours:</b>	
				Lobby	Monday - Thursday 8:30 - 4:00
					Friday 8:30 - 5:00
					Saturday CLOSED
				Drive Up:	Monday - Wednesday 8:00 - 4:30
					Thursday/Friday 8:00 - 5:00
					Saturday CLOSED
<i>Services Available: Drive up facility, Drive up ITM and Night Deposit</i>					
<i>Commercial and Consumer lending services available</i>					

Hancock

<b>Branch Office: Ellsworth - Hancock County</b>						
<b>Address/Phone/Fax</b>				<b>Areas Served:</b>		
194 Beechland Road				<i>See attached list of census tracts</i>		
Ellsworth, ME 04605						
Phone: 207-667-5526						
Fax: 207-667-1300						
				<b>Hours:</b>		
				Lobby	Monday - Thursday	8:30 - 4:00
					Friday	8:30 - 5:00
					Saturday	CLOSED
				Drive Up:	Monday - Wednesday	8:00 - 4:30
					Thursday/Friday	8:00 - 5:00
					Saturday	8:00-12:00
<i>Services Available: Drive up Facility, Drive up ITM and Night Deposit</i>						
<i>Commercial, Consumer and Mortgage Lending Services Available</i>						
<i>First National Wealth Management Office; First National Investment Services</i>						
<b>Northeast Harbor Office - Hancock County</b>						
<b>Address/Phone/Fax</b>				<b>Areas Served:</b>		
3 Summit Road				<i>See attached list of census tracts</i>		
PO Box 858						
Northeast Harbor, ME 04662						
Phone: 207-276-3888						
Fax: 207-276-0707						
				<b>Hours:</b>		
				Lobby	Monday - Thursday	8:00 - 4:30
					Friday	8:00 - 5:00
					Saturday	Closed
<i>Services Available: Walk Up, wheelchair accessible ITM and Night Deposit</i>						

Hancock

<b>Branch Office: Southwest Harbor - Hancock County</b>						
<b>Address/Phone/Fax</b>			<b>Areas Served:</b>			
350 Main Street/Seal Cove Road			<i>See attached list of census tracts</i>			
PO Box 86						
Southwest Harbor, ME 04679						
Phone: 207-244-5594						
Fax: 207-244-3014						
<b>Hours:</b>						
Lobby			Monday - Thursday		8:30 - 4:00	
			Friday		8:30 - 5:00	
			Saturday		Closed	
Drive-Up			Monday - Wednesday		8:00 - 4:30	
			Thursday - Friday		8:00 - 5:00	
			Saturday		CLOSED	
<i>Services Available: Drive up, Drive up ATM, Walk up ITM and Night Deposit</i>						
<i>Consumer, Commercial and Mortgage Lending services available</i>						

Knox County

<b>Branch Office: Rockport - Knox County</b>					
<b>Address/Phone/Fax:</b>				<b>Areas Served:</b>	
114 Commercial St - Route 1				<i>See attached list of census tracts</i>	
PO Box 1137					
Rockport, ME 04856					
Phone: (207) 236-3131					
Fax: 207-236-4277					
				<b>Hours:</b>	
				Lobby	Monday - Thursday 8:30 - 4:00
					Friday 8:30 - 5:00
					Saturday CLOSED
				Drive Up:	Monday - Wednesday 8:00 - 4:30
					Thursday/Friday 8:00 - 5:00
					Saturday 8:00-12:00
<i>Services Available: Drive up facility, Drive up ITM and Night Deposit,</i>					
<i>Consumer and Mortgage Lending Services Available</i>					
<b>Branch Office: Camden - Knox County</b>					
<b>Address/Phone/Fax:</b>				<b>Areas Served:</b>	
44 Elm Street				<i>See attached list of census tracts</i>	
PO Box 158					
Camden, ME 04843					
Phone: (207) 236-8700					
Fax: 207-236-8822					
				<b>Hours:</b>	
				Lobby	Monday - Thursday 8:30-4:00
					Friday 8:30-5:00
					Saturday CLOSED
<i>Services Available: Walk up ITM and Night Deposit</i>					
<i>Consumer Lending Services Available</i>					



Knox County

<b>Branch Office: Rockland Park Street - Knox County</b>						
<b>Address/Phone/Fax:</b>			<b>Areas Served:</b>			
132 Park Street			See attached list of census tracts			
PO Box 728						
Rockland ME 04841						
Phone: (207) 594-5900						
Fax: 207-594-6400						
			<b>Hours:</b>			
			Lobby	Monday - Thursday	8:30 - 4:00	
				Friday	8:30 - 5:00	
				Saturday	CLOSED	
			Drive Up:	Monday - Wednesday	8:00 - 4:30	
				Thursday/Friday	8:00 - 5:00	
				Saturday	8:00-12:00	
<i>Services Available: Drive up facility, Drive up ITM, ITM in vestibule and Night Deposit</i>						
<i>Mortgage and Consumer Lending services available.</i>						
<b>Branch Office: Rockland Union Street - Knox County</b>						
<b>Address/Phone/Fax:</b>			<b>Areas Served:</b>			
63 Union Street			See attached list of census tracts			
PO Box 606						
Rockland ME 04841						
Phone: (207) 593-1010						
Fax: 207-594-1026						
			<b>Hours:</b>			
			Lobby	Monday - Thursday	8:30 - 4:00	
				Friday	8:30 - 5:00	
				Saturday	CLOSED	
			Drive Up:	Monday - Wednesday	8:00 - 4:30	
				Thursday/Friday	8:00 - 5:00	
				Saturday	CLOSED	
<i>Services Available: Drive up facility, Drive up ITM and Night Deposit</i>						
<i>Mortgage, Commercial and Consumer Lending services available</i>						
<i>First National Wealth Management Office</i>						

Penobscot

<b>Branch Office: Bangor - Penobscot County</b>						
<b>Address/Phone/Fax</b>		<b>Areas Served: MSA/MD Code 12620</b>				
145 Exchange Street						
Bangor, ME 04401		<i>See attached list of census tracts</i>				
Phone: 207-974-5001						
Fax: 207-404-8998						
<b>Hours:</b>						
Lobby		Monday - Thursday	8:30 - 4:00			
		Friday	8:30 - 5:00			
		Saturday	CLOSED			
Drive-Up		Monday - Wednesday	8:00 - 4:30			
		Thursday - Friday	8:00 - 5:00			
		Saturday	CLOSED			
<i>Services Available: Drive up, Drive up ITM and Night Deposit</i>						
<i>First National Wealth Management Office</i>						
<i>Consumer, Commercial and Mortgage Lending Services Available</i>						
<b>Branch Office: Brewer - Penobscot County</b>						
<b>Address/Phone/Fax</b>		<b>Areas Served: MSA/MD Code 12620</b>				
5 Parkway South						
Brewer ME 04412		<i>See attached list of census tracts</i>				
Phone: 207-989-0399						
Fax: 207-204-5844						
<b>Hours:</b>						
Lobby		Monday - Thursday	8:30 - 4:00			
		Friday	8:30 - 5:00			
		Saturday	CLOSED			
Drive-Up		Monday - Wednesday	8:00 - 4:30			
		Thursday/Friday	8:00 - 5:00			
		Saturday	8:00 - 12:00			
<i>Services Available: Drive up, Drive up ITM and Night Deposit</i>						
<i>Consumer and Commercial Lending Services Available</i>						

Waldo

<b>Branch Office: Belfast - Waldo County</b>							
<b>Address/Phone/Fax</b>			<b>Areas Served:</b>				
1 B Belmont Avenue			<i>See attached list of census tracts</i>				
Belfast ME 04915							
Phone: 207-338-9822							
Fax: 207-338-6555							
			<b>Hours:</b>				
			Lobby	Monday - Thursday	8:30 - 4:00		
				Friday	8:30 - 5:00		
				Saturday	CLOSED		
			Drive Up:	Monday - Wednesday	8:00 - 4:30		
				Thursday/Friday	8:00 - 5:00		
				Saturday	CLOSED		
<i>Services Available: Drive up facility, Drive up ITM, and Night Deposit</i>							
<i>Mortgage and Consumer Lending services available</i>							

Washington

<b>Branch Office: Calais - Washington County</b>						
<b>Address/Phone/Fax</b>			<b>Areas Served:</b>			
319 North Street						
PO Box 806			<i>See attached list of census tracts</i>			
Calais, ME 04619						
Phone: 207-454-2141						
Fax: 207-454-8294						
			<b>Hours:</b>			
			Lobby	Monday - Thursday	8:30 - 4:00	
				Friday	8:30 - 5:00	
				Saturday	CLOSED	
			Drive Up:	Monday - Wednesday	8:00 - 4:30	
				Thursday/Friday	8:00 - 5:00	
				Saturday	8:00 - 12:00	
<i>Services Available: Drive up Facility, Drive up ITM and Night Deposit</i>						
<b>Branch Office: Eastport - Washington County</b>						
<b>Address/Phone/Fax</b>			<b>Areas Served:</b>			
102 Washington Street						
PO Box F			<i>See attached list of census tracts</i>			
Eastport, ME 04631						
Phone: 207-853-6270						
Fax: 207-853-6272						
			<b>Hours:</b>			
			Lobby	Monday - Thursday	8:30 - 4:00	
				Friday	8:30 - 5:00	
				Saturday	CLOSED	
			Drive Up:	Monday - Wednesday	8:00 - 4:30	
				Thursday/Friday	8:00 - 5:00	
				Saturday	CLOSED	
<i>Services Available: Drive up Facility, Drive up ITM and Night Deposit</i>						

**E-Mail Access:**

All bank employees can be reached through their individual e-mail addresses at The First. Their personal addresses are their name @thefirst.com. (For example: susan.norton@thefirst.com). General mail inquiries can be sent through our website (<http://www.thefirst.com>) where the e-mail address is [info@thefirst.com](mailto:info@thefirst.com).

**On line Banking & Related Services for Consumers**

**First Online Banking** was introduced to bank customers, April 3, 2000. Online Banking is an easy way for our customers to manage their accounts home. First Online Banking offers free, 24-hour access to customers so that they may: view account balances, see detailed transaction history, transfer funds between accounts, make loan payments, verify automatic deposits, make bank to bank transfers and download statement information into personal financial software. Customers can also contact the Bank through the **First Online Banking** e-mail service.

**First BillPay** is an electronic bill pay service offered to customers free of charge. Customers can schedule recurring payments or request them individually. First BillPay can accommodate both ACH and check payments.

**First Mobile Banking** is our mobile banking application, available for both android phones and Apple iPhones. With the mobile banking app, customer can monitor their accounts, transfer funds between accounts and access **First BillPay** to pay bills.

**Zelle Payments:** Through online banking our customers may make payments to other individuals using Zelle.

**Online Account Opening.** Customers and non-custoers an open deposit accounts on line and complete a mortgage application online.

**Phone Center:** The Bank offers extended phone center hours. Customers can call to conduct transfers, bill payments and to receive information about their accounts:

Monday through Friday	7 AM to 11 PM
Saturday	8 AM to 5 PM
Sunday	9 AM to 5 PM

**ITM** - All bank locations have an ITM available 24/7 for customer usage. Also available for non-customers to withdraw cash. In 2022-2023, traditonal ATMs were coverted to ITM technology allowing customers access to a variety of bank transactions and the ability to interact directly with a Bank employee at the push of a button.

2023 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 009 - HANCOCK COUNTY

Tract: ALL TRACTS

Records 1 through 18 of 18

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9651.00	Middle	No	89.96	\$80,600	\$72,508	\$59,549	1885	7.75	146	710	2499
9652.00	Upper	No	130.06	\$80,600	\$104,828	\$86,094	2321	5.99	139	896	2013
9653.00	Middle	No	83.37	\$80,600	\$67,196	\$55,189	4944	6.78	335	1525	2328
9654.00	Middle	No	113.30	\$80,600	\$91,320	\$75,000	2728	7.00	191	1054	1742
9655.03	Middle	No	113.80	\$80,600	\$91,723	\$75,333	3768	12.85	484	1006	1531
9655.04	Middle	No	116.01	\$80,600	\$93,504	\$76,793	4660	7.21	336	1392	2663
9657.00	Middle	No	90.64	\$80,600	\$73,056	\$60,000	3065	10.18	312	989	2147
9658.00	Middle	No	111.48	\$80,600	\$89,853	\$73,795	2164	6.79	147	765	1890
9659.00	Upper	No	148.63	\$80,600	\$119,796	\$98,389	5089	12.14	618	1621	3285
9660.00	Upper	No	195.01	\$80,600	\$157,178	\$129,083	2146	5.87	126	643	2138
9661.00	Middle	No	100.08	\$80,600	\$80,664	\$66,250	1916	8.09	155	470	1679
9662.00	Middle	No	111.63	\$80,600	\$89,974	\$73,897	1928	7.94	153	843	1983
9663.00	Middle	No	107.03	\$80,600	\$86,266	\$70,848	4424	6.83	302	1467	3047
9664.00	Middle	No	100.35	\$80,600	\$80,882	\$66,429	2456	7.00	172	643	1585
9665.00	Middle	No	101.82	\$80,600	\$82,067	\$67,404	2964	5.23	155	1182	2715
9666.00	Upper	No	125.89	\$80,600	\$101,467	\$83,333	3250	4.71	153	1141	2834
9667.00	Middle	No	118.34	\$80,600	\$95,382	\$78,333	5770	7.90	456	2158	3719
9900.00	Unknown	No	0.00	\$80,600	\$0	\$0	0	0.00	0	0	0

2023 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 013 - KNOX COUNTY

Tract: ALL TRACTS

Records 1 through 13 of 13

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9702.00	Upper	No	148.49	\$80,600	\$119,683	\$98,295	5232	6.69	350	1726	2970
9703.01	Middle	Yes*	116.17	\$80,600	\$93,633	\$76,900	3109	6.63	206	1145	1598
9703.02	Middle	Yes*	93.83	\$80,600	\$75,627	\$62,115	3975	5.89	234	1428	1940
9704.01	Middle	Yes*	107.82	\$80,600	\$86,903	\$71,371	4865	10.07	490	1434	1810
9704.02	Middle	Yes*	86.30	\$80,600	\$69,558	\$57,125	2739	9.05	248	993	1380
9705.00	Upper	No	129.29	\$80,600	\$104,208	\$85,583	3644	9.44	344	1022	1592
9706.00	Middle	Yes*	102.87	\$80,600	\$82,913	\$68,095	2526	7.92	200	801	1322
9707.00	Middle	Yes*	103.86	\$80,600	\$83,711	\$68,750	4410	8.93	394	1417	2321
9708.00	Middle	Yes*	113.07	\$80,600	\$91,134	\$74,846	3015	5.80	175	1047	1985
9709.00	Middle	Yes*	98.61	\$80,600	\$79,480	\$65,278	2594	6.40	166	1164	2264
9710.00	Middle	Yes*	112.01	\$80,600	\$90,280	\$74,145	2644	5.98	158	1004	1831
9711.00	Upper	No	152.85	\$80,600	\$123,197	\$101,181	1854	5.88	109	578	2174
9900.00	Unknown	No	0.00	\$80,600	\$0	\$0	0	0.00	0	0	0

2023 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 015 - LINCOLN COUNTY

Tract: ALL TRACTS

Records 1 through 10 of 10

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9751.00	Middle	Yes*	106.32	\$80,600	\$85,694	\$70,379	5560	6.83	380	1773	2846
9752.00	Middle	Yes*	117.73	\$80,600	\$94,890	\$77,930	5154	5.78	298	1866	2754
9753.00	Middle	Yes*	112.43	\$80,600	\$90,619	\$74,421	4088	5.33	218	1159	2304
9754.00	Upper	No	145.78	\$80,600	\$117,499	\$96,500	3746	6.17	231	1346	1931
9755.00	Middle	Yes*	108.31	\$80,600	\$87,298	\$71,697	6186	6.26	387	2183	3361
9756.00	Middle	Yes*	117.13	\$80,600	\$94,407	\$77,536	3724	5.18	193	1513	3520
9757.00	Upper	No	140.68	\$80,600	\$113,388	\$93,125	1127	8.96	101	313	1082
9758.00	Middle	Yes*	105.24	\$80,600	\$84,823	\$69,668	3003	5.59	168	1195	2698
9762.00	Upper	No	122.31	\$80,600	\$98,582	\$80,964	2649	7.17	190	971	2898
9900.00	Unknown	No	0.00	\$80,600	\$0	\$0	0	0.00	0	0	0

2023 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 019 - PENOBSCOT COUNTY

Tract: ALL TRACTS

Records 1 through 46 of 46

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0002.00	Middle	No	92.18	\$88,000	\$81,118	\$62,675	3674	14.40	529	294	1060
0003.00	Middle	No	114.11	\$88,000	\$100,417	\$77,586	4428	15.13	670	1050	1878
0004.00	Upper	No	152.79	\$88,000	\$134,455	\$103,879	2256	12.06	272	547	974
0005.00	Middle	No	99.47	\$88,000	\$87,534	\$67,629	3646	11.90	434	655	1659
0006.00	Moderate	No	58.09	\$88,000	\$51,119	\$39,500	2110	14.83	313	264	724
0007.00	Middle	No	119.50	\$88,000	\$105,160	\$81,250	2631	8.17	215	961	1327
0009.00	Moderate	No	69.38	\$88,000	\$61,054	\$47,171	6430	14.01	901	1065	2303
0020.00	Upper	No	149.97	\$88,000	\$131,974	\$101,962	7709	7.80	601	2381	2889
0030.00	Upper	No	130.87	\$88,000	\$115,166	\$88,981	3812	5.67	216	1369	1612
0041.00	Moderate	No	62.07	\$88,000	\$54,622	\$42,206	1762	13.28	234	369	745
0042.00	Upper	No	124.65	\$88,000	\$109,692	\$84,750	2704	8.36	226	764	931
0043.00	Middle	No	106.91	\$88,000	\$94,081	\$72,692	5206	9.97	519	1188	2039
0050.00	Upper	No	121.16	\$88,000	\$106,621	\$82,375	1814	9.10	165	542	764
0061.00	Upper	No	120.63	\$88,000	\$106,154	\$82,020	4049	12.47	505	427	952
0062.00	Upper	No	183.08	\$88,000	\$161,110	\$124,479	2879	9.90	285	996	1369
0063.00	Moderate	No	65.53	\$88,000	\$57,666	\$44,559	4255	14.71	626	107	433
0071.00	Moderate	No	76.22	\$88,000	\$67,074	\$51,827	4801	11.10	533	1234	2078
0072.00	Middle	No	92.73	\$88,000	\$81,602	\$63,050	2630	10.68	281	863	1440
0080.01	Middle	No	95.52	\$88,000	\$84,058	\$64,948	4601	8.41	387	1561	2033
0090.00	Middle	No	100.03	\$88,000	\$88,026	\$68,013	6311	6.34	400	2192	3029
0100.00	Upper	No	137.21	\$88,000	\$120,745	\$93,289	6461	6.84	442	1817	2249
0110.00	Upper	No	123.33	\$88,000	\$108,530	\$83,854	2867	6.07	174	978	1258
0120.00	Middle	No	119.99	\$88,000	\$105,591	\$81,583	1595	5.27	84	520	677
0125.00	Moderate	No	79.28	\$88,000	\$69,766	\$53,906	2536	7.57	192	815	1203
0130.00	Middle	No	88.82	\$88,000	\$78,162	\$60,389	3133	6.22	195	1084	1782
0135.00	Middle	No	86.02	\$88,000	\$75,698	\$58,490	2412	5.06	122	793	1158
0140.00	Middle	No	104.44	\$88,000	\$91,907	\$71,011	2221	5.63	125	782	1087
0150.00	Middle	No	89.44	\$88,000	\$78,707	\$60,815	3803	8.62	328	1281	2165
0155.00	Middle	No	88.75	\$88,000	\$78,100	\$60,341	1989	6.59	131	822	1077
0180.00	Upper	No	121.83	\$88,000	\$107,210	\$82,833	2940	6.73	198	1006	1357
0205.00	Middle	No	99.58	\$88,000	\$87,630	\$67,708	2600	9.15	238	886	1303
0215.00	Moderate	No	74.46	\$88,000	\$65,525	\$50,625	1853	8.04	149	652	987
0225.00	Moderate	No	75.47	\$88,000	\$66,414	\$51,316	1800	7.72	139	628	905
0245.00	Moderate	No	71.84	\$88,000	\$63,219	\$48,846	2364	7.23	171	838	1843
0255.00	Moderate	No	79.15	\$88,000	\$69,652	\$53,818	1537	7.29	112	729	1744
0265.00	Moderate	No	68.43	\$88,000	\$60,218	\$46,528	1937	5.32	103	719	985
0270.00	Moderate	No	75.04	\$88,000	\$66,035	\$51,024	4853	6.22	302	1648	2747
0280.00	Middle	No	86.00	\$88,000	\$75,680	\$58,472	1435	5.64	81	546	950
0285.00	Middle	No	86.13	\$88,000	\$75,794	\$58,559	1223	4.74	58	423	712
0290.00	Moderate	No	73.64	\$88,000	\$64,803	\$50,069	1853	4.43	82	669	2096
0300.00	Moderate	No	76.30	\$88,000	\$67,144	\$51,875	4114	6.15	253	1742	2619



0310.00	Middle	No	84.43	\$88,000	\$74,298	\$57,404	1572	5.60	88	578	861
0311.00	Middle	No	119.30	\$88,000	\$104,984	\$81,116	6578	10.99	723	1855	2431
0312.00	Middle	No	97.14	\$88,000	\$85,483	\$66,050	4451	8.47	377	1406	1737
0313.00	Middle	No	113.07	\$88,000	\$99,502	\$76,875	5994	6.41	384	1975	2767
9400.00	Moderate	No	61.28	\$88,000	\$53,926	\$41,667	370	89.19	330	177	279

**2023 FFIEC Census Report - Summary Census Demographic Information**

State: 23 - MAINE (ME)

County: 027 - WALDO COUNTY

Tract: ALL TRACTS

Records 1 through 8 of 8

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0410.00	Middle	No	116.56	\$80,600	\$93,947	\$77,155	3817	7.15	273	1371	1691
0420.00	Middle	No	102.95	\$80,600	\$82,978	\$68,148	6111	6.64	406	2503	3458
0430.00	Middle	No	112.68	\$80,600	\$90,820	\$74,591	6938	7.12	494	2135	3163
0440.00	Upper	No	121.55	\$80,600	\$97,969	\$80,463	4445	6.16	274	1734	3413
0450.00	Middle	No	99.96	\$80,600	\$80,568	\$66,173	6112	7.08	433	2118	3299
0460.01	Middle	No	109.97	\$80,600	\$88,636	\$72,794	2281	6.49	148	811	1395
0460.02	Middle	No	82.81	\$80,600	\$66,745	\$54,821	5180	7.16	371	1552	2455
0470.00	Moderate	No	77.52	\$80,600	\$62,481	\$51,316	4723	6.88	325	1788	2597

# FFIEC Census Reports

## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 029 - WASHINGTON COUNTY

Records 1 through 14 of 14

### Data Report Links

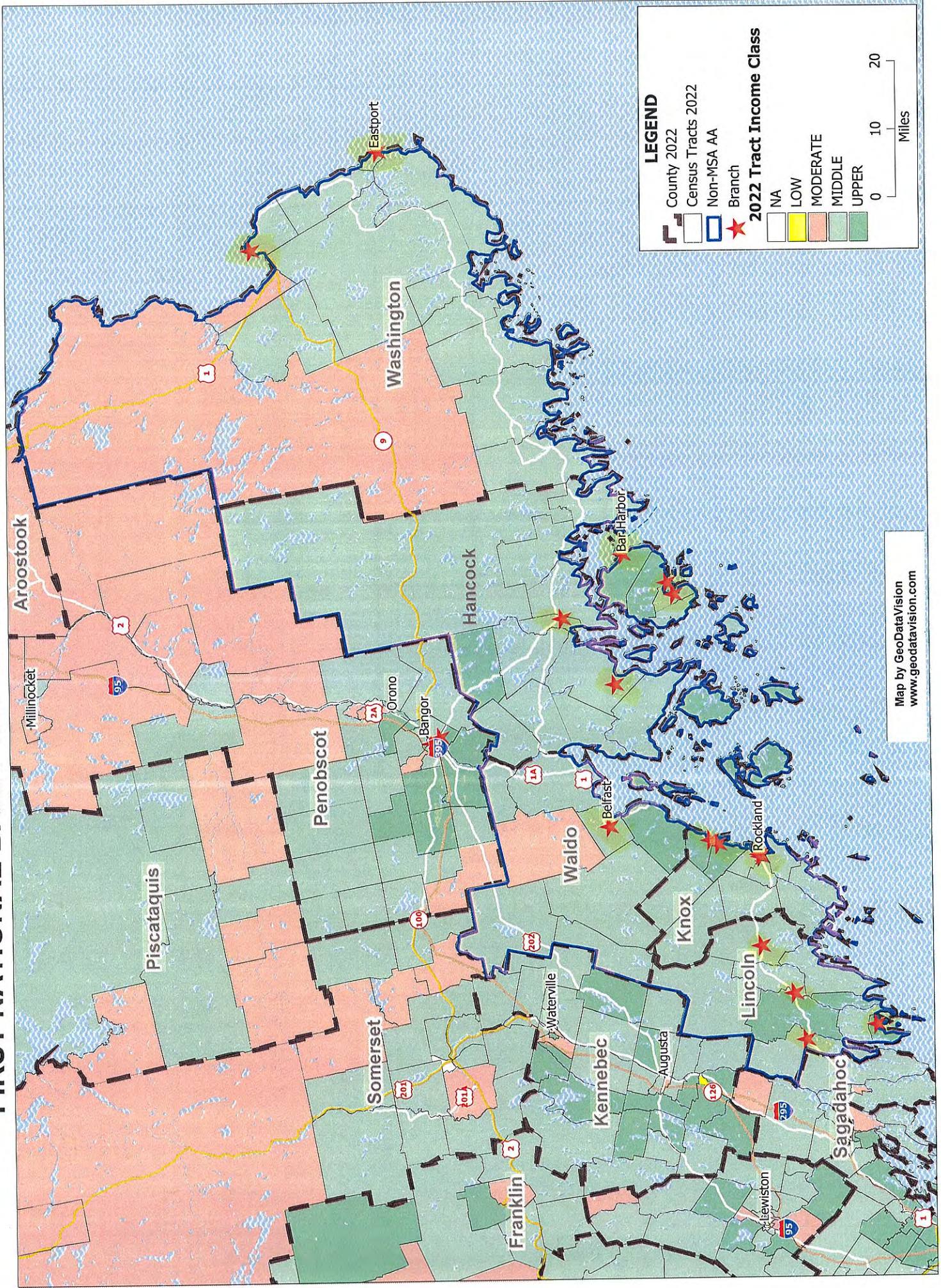
[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9551.00	Moderate	No	74.52	\$80,600	\$60,063	\$49,333	2711	30.65	831	946	3464
9553.00	Middle	Yes*	88.04	\$80,600	\$70,960	\$58,281	1464	7.58	111	517	1086
9554.00	Moderate	No	75.10	\$80,600	\$60,531	\$49,716	1318	7.89	104	444	815
9555.00	Middle	Yes*	88.12	\$80,600	\$71,025	\$58,333	3079	8.15	251	1178	1909
9556.00	Middle	Yes*	87.15	\$80,600	\$70,243	\$57,692	2033	29.46	599	611	1104
9557.00	Middle	Yes*	108.51	\$80,600	\$87,459	\$71,827	1288	11.88	153	477	973
9558.00	Middle	Yes*	103.23	\$80,600	\$83,203	\$68,333	2210	6.02	133	920	1929
9559.00	Middle	Yes*	89.20	\$80,600	\$71,895	\$59,050	2690	7.10	191	1027	2160
9561.00	Middle	Yes*	83.50	\$80,600	\$67,301	\$55,273	2288	7.17	164	716	1472
9562.00	Middle	Yes*	82.25	\$80,600	\$66,294	\$54,444	2790	8.96	250	701	1189
9563.00	Middle	Yes*	86.56	\$80,600	\$69,767	\$57,303	2592	4.94	128	855	1932
9564.00	Middle	Yes*	82.90	\$80,600	\$66,817	\$54,875	3021	7.78	235	1112	2025
9565.00	Middle	Yes*	91.95	\$80,600	\$74,112	\$60,871	3611	9.91	358	1231	2450
9900.00	Unknown	No	0.00	\$80,600	\$0	\$0	0	0.00	0	0	0

# FIRST NATIONAL BANK- NON-MSA ASSESSMENT AREA 2022



Map by GeoDataVision  
www.geodatavision.com

State	County	Tract	CompleteTractNumber	Tract Income Class	Minority %	Minority Tract Status
<b>Hancock</b>						
23	009	965100	23009965100	MIDDLE	7.75%	NOT MM
23	009	965200	23009965200	UPPER	5.99%	NOT MM
23	009	965300	23009965300	MIDDLE	6.78%	NOT MM
23	009	965400	23009965400	MIDDLE	7.00%	NOT MM
23	009	965503	23009965503	MIDDLE	12.85%	NOT MM
23	009	965504	23009965504	MIDDLE	7.21%	NOT MM
23	009	965700	23009965700	MIDDLE	10.18%	NOT MM
23	009	965800	23009965800	MIDDLE	6.79%	NOT MM
23	009	965900	23009965900	UPPER	12.14%	NOT MM
23	009	966000	23009966000	UPPER	5.87%	NOT MM
23	009	966100	23009966100	MIDDLE	8.09%	NOT MM
23	009	966200	23009966200	MIDDLE	7.94%	NOT MM
23	009	966300	23009966300	MIDDLE	6.83%	NOT MM
23	009	966400	23009966400	MIDDLE	7.00%	NOT MM
23	009	966500	23009966500	MIDDLE	5.23%	NOT MM
23	009	966600	23009966600	UPPER	4.71%	NOT MM
23	009	966700	23009966700	MIDDLE	7.90%	NOT MM
<b>Knox</b>						
23	013	970200	23013970200	UPPER	6.69%	NOT MM
23	013	970301	23013970301	MIDDLE	6.63%	NOT MM
23	013	970302	23013970302	MIDDLE	5.89%	NOT MM
23	013	970401	23013970401	MIDDLE	10.07%	NOT MM
23	013	970402	23013970402	MIDDLE	9.05%	NOT MM
23	013	970500	23013970500	UPPER	9.44%	NOT MM
23	013	970600	23013970600	MIDDLE	7.92%	NOT MM
23	013	970700	23013970700	MIDDLE	8.93%	NOT MM
23	013	970800	23013970800	MIDDLE	5.80%	NOT MM
23	013	970900	23013970900	MIDDLE	6.40%	NOT MM
23	013	971000	23013971000	MIDDLE	5.98%	NOT MM
23	013	971100	23013971100	UPPER	5.88%	NOT MM
<b>Lincoln</b>						
23	015	975100	23015975100	MIDDLE	6.83%	NOT MM
23	015	975200	23015975200	MIDDLE	5.78%	NOT MM
23	015	975300	23015975300	MIDDLE	5.33%	NOT MM
23	015	975400	23015975400	UPPER	6.17%	NOT MM
23	015	975500	23015975500	MIDDLE	6.26%	NOT MM
23	015	975600	23015975600	MIDDLE	5.18%	NOT MM
23	015	975700	23015975700	UPPER	8.96%	NOT MM
23	015	975800	23015975800	MIDDLE	5.59%	NOT MM
23	015	976200	23015976200	UPPER	7.17%	NOT MM
<b>Waldo</b>						
23	027	041000	23027041000	MIDDLE	7.15%	NOT MM
23	027	042000	23027042000	MIDDLE	6.64%	NOT MM
23	027	043000	23027043000	MIDDLE	7.12%	NOT MM
23	027	044000	23027044000	UPPER	6.16%	NOT MM
23	027	045000	23027045000	MIDDLE	7.08%	NOT MM
23	027	046001	23027046001	MIDDLE	6.49%	NOT MM

23	027	046002	23027046002	MIDDLE	7.16% NOT MM
23	027	047000	23027047000	MODERATE	6.88% NOT MM
	hington				
23	029	955100	23029955100	MODERATE	30.65% NOT MM
23	029	955300	23029955300	MIDDLE	7.58% NOT MM
23	029	955400	23029955400	MODERATE	7.89% NOT MM
23	029	955500	23029955500	MIDDLE	8.15% NOT MM
23	029	955600	23029955600	MIDDLE	29.46% NOT MM
23	029	955700	23029955700	MIDDLE	11.88% NOT MM
23	029	955800	23029955800	MIDDLE	6.02% NOT MM
23	029	955900	23029955900	MIDDLE	7.10% NOT MM
23	029	956100	23029956100	MIDDLE	7.17% NOT MM
23	029	956200	23029956200	MIDDLE	8.96% NOT MM
23	029	956300	23029956300	MIDDLE	4.94% NOT MM
23	029	956400	23029956400	MIDDLE	7.78% NOT MM
23	029	956500	23029956500	MIDDLE	9.91% NOT MM
23	029	990000	23029990000	NA	0.00% NOT MM

**Knox, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23013970301			MIDDLE	NO	Not Applicable
23013970302			MIDDLE	NO	Not Applicable
23013970400	MIDDLE	NO	MIDDLE	NO	Not Applicable
23013970401			MIDDLE	NO	Not Applicable
23013970402			MIDDLE	NO	Not Applicable
23013970500	UPPER	NO	UPPER	NO	No Change
23013970600	MIDDLE	NO	MIDDLE	NO	No Change
23013970700	MIDDLE	NO	MIDDLE	NO	No Change
23013970800	MIDDLE	NO	MIDDLE	NO	No Change
23013970900	MIDDLE	NO	MIDDLE	NO	No Change
23013971000	MIDDLE	NO	MIDDLE	NO	No Change
23013971100	UPPER	NO	UPPER	NO	No Change

**Knox, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
<b>Summary Data: Knox</b>					
Number of Census Tracts			10	12	
Number of Minority Tracts			0	0	
Percentage of Minority Tracts			0.00%	0.00%	
Number of Low Income Tracts			0	0	
Percentage of Low Income Tracts			0.00%	0.00%	
Number of Moderate Income Tracts			0	0	
Percentage of Moderate Income Tracts			0.00%	0.00%	
Number of Middle Income Tracts			7	9	
Percentage of Middle Income Tracts			70.00%	75.00%	
Number of Upper Income Tracts			3	3	
Percentage of Upper Income Tracts			30.00%	25.00%	
Number of NA Income Tracts			0	0	
Percentage of NA Income Tracts			0.00%	0.00%	

**Lincoln, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23015975100	MIDDLE	NO	MIDDLE	NO	No Change
23015975200	MIDDLE	NO	MIDDLE	NO	No Change
23015975300	MIDDLE	NO	MIDDLE	NO	No Change



Tracts with empty cells are new or discontinued tracts

**Lincoln, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23015975400	UPPER	NO	UPPER	NO	No Change
23015975500	MIDDLE	NO	MIDDLE	NO	No Change
23015975600	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23015975700	MIDDLE	NO	UPPER	NO	MIDDLE to UPPER
23015975800	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23015976200	UPPER	NO	UPPER	NO	No Change

	2021	2022
<b>Summary Data: Lincoln</b>		
Number of Census Tracts	9	9
Number of Minority Tracts	0	0
Percentage of Minority Tracts	0.00%	0.00%
Number of Low Income Tracts	0	0
Percentage of Low Income Tracts	0.00%	0.00%
Number of Moderate Income Tracts	0	0
Percentage of Moderate Income Tracts	0.00%	0.00%
Number of Middle Income Tracts	5	6
Percentage of Middle Income Tracts	55.56%	66.67%
Number of Upper Income Tracts	4	3
Percentage of Upper Income Tracts	44.44%	33.33%
Number of NA Income Tracts	0	0
Percentage of NA Income Tracts	0.00%	0.00%

**Waldo, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23027041000	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23027042000	MIDDLE	NO	MIDDLE	NO	No Change
23027043000	MIDDLE	NO	MIDDLE	NO	No Change
23027044000	UPPER	NO	UPPER	NO	No Change
23027045000	MIDDLE	NO	MIDDLE	NO	No Change
23027046001	MIDDLE	NO	MIDDLE	NO	No Change
23027046002	MIDDLE	NO	MIDDLE	NO	No Change
23027047000	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE



Tracts with empty cells are new or discontinued tracts

**Waldo, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
<b>Summary Data: Waldo</b>					
Number of Census Tracts			2021	2022	
Number of Minority Tracts			8	8	
Percentage of Minority Tracts			0	0	0.00%
Number of Low Income Tracts			0	0	0.00%
Percentage of Low Income Tracts			0	0	0.00%
Number of Moderate Income Tracts			0	1	12.50%
Percentage of Moderate Income Tracts			0	1	12.50%
Number of Middle Income Tracts			6	6	0.00%
Percentage of Middle Income Tracts			75.00%	75.00%	0.00%
Number of Upper Income Tracts			2	1	0.00%
Percentage of Upper Income Tracts			25.00%	12.50%	0.00%
Number of NA Income Tracts			0	0	0.00%
Percentage of NA Income Tracts			0.00%	0.00%	0.00%

**Washington, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23029955100	MODERATE	NO	MODERATE	NO	No Change
23029955300	MIDDLE	NO	MIDDLE	NO	No Change
23029955400	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE

**Washington, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23029955500	MODERATE	NO	MIDDLE	NO	MODERATE to MIDDLE
23029955600	MIDDLE	NO	MIDDLE	NO	No Change
23029955700	MIDDLE	NO	MIDDLE	NO	No Change
23029955800	MODERATE	NO	MIDDLE	NO	MODERATE to MIDDLE
23029955900	MIDDLE	NO	MIDDLE	NO	No Change
23029956100	MIDDLE	NO	MIDDLE	NO	No Change
23029956200	MIDDLE	NO	MIDDLE	NO	No Change
23029956300	MIDDLE	NO	MIDDLE	NO	No Change
23029956400	MIDDLE	NO	MIDDLE	NO	No Change
23029956500	MIDDLE	NO	MIDDLE	NO	No Change
23029990000	NA	NO	NA	NO	No Change



Tracts with empty cells are new or discontinued tracts



**Washington, MAINE**

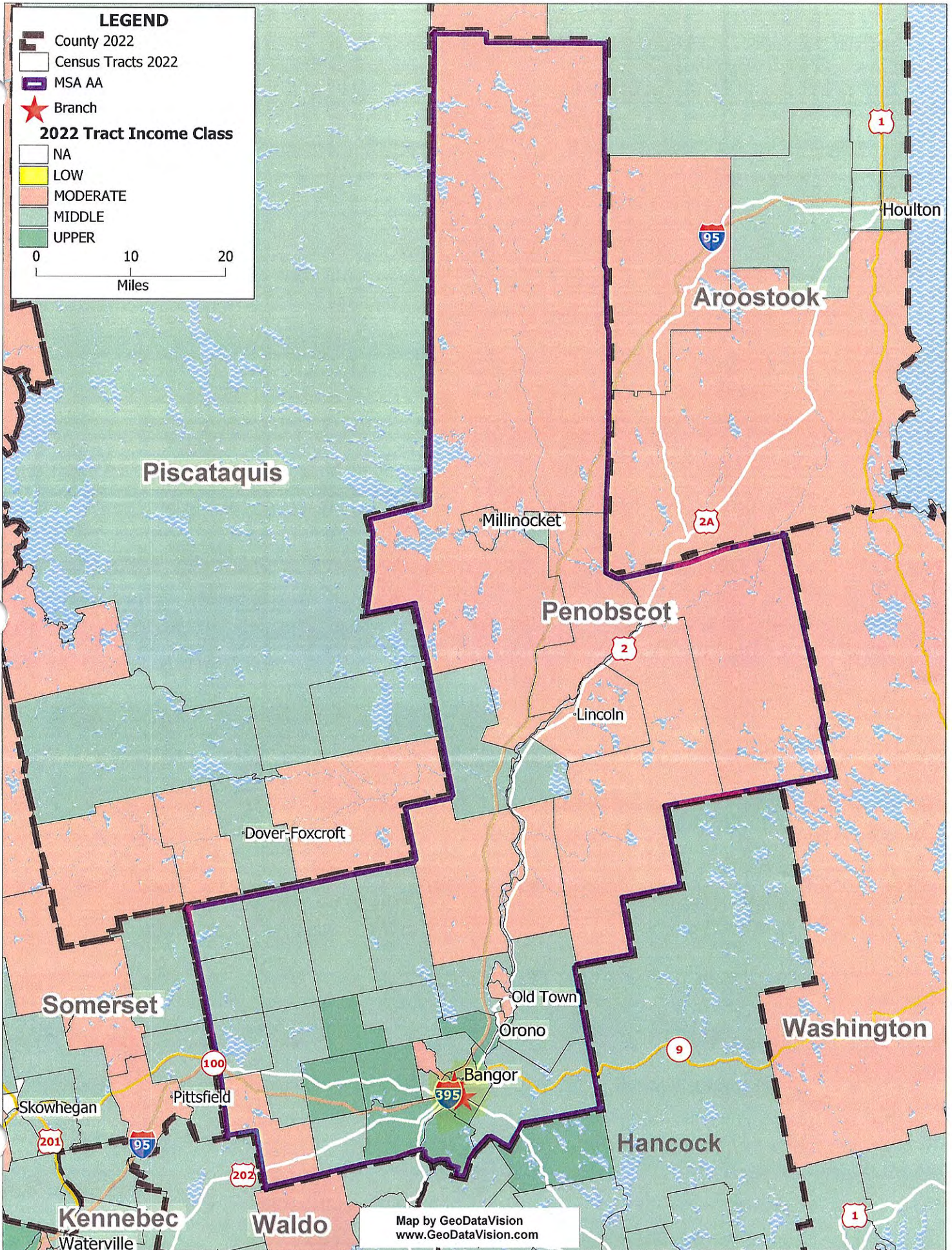
Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
<b>Summary Data: Washington</b>					
Number of Census Tracts			2021	2022	
			14	14	
Number of Minority Tracts			0	0	
Percentage of Minority Tracts			0.00%	0.00%	
Number of Low Income Tracts			0	0	
Percentage of Low Income Tracts			0.00%	0.00%	
Number of Moderate Income Tracts			3	2	
Percentage of Moderate Income Tracts			21.43%	14.29%	
Number of Middle Income Tracts			10	11	
Percentage of Middle Income Tracts			71.43%	78.57%	
Number of Upper Income Tracts			0	0	
Percentage of Upper Income Tracts			0.00%	0.00%	
Number of NA Income Tracts			1	1	
Percentage of NA Income Tracts			7.14%	7.14%	



Summary Data: MAINE	2021	2022
Number of Census Tracts	58	60
Number of Minority Tracts	0	0
Percentage of Minority Tracts	0.00%	0.00%
Number of Low Income Tracts	0	0
Percentage of Low Income Tracts	0.00%	0.00%
Number of Moderate Income Tracts	4	3
Percentage of Moderate Income Tracts	6.90%	5.00%
Number of Middle Income Tracts	40	45
Percentage of Middle Income Tracts	68.97%	75.00%
Number of Upper Income Tracts	13	11
Percentage of Upper Income Tracts	22.41%	18.33%
Number of NA Income Tracts	1	1
Percentage of NA Income Tracts	1.72%	1.67%



# FIRST NATIONAL BANK- MSA ASSESSMENT AREA 2022



State	County	Tract	CompleteTractNumbe	Tract Income Class	Minority %	Minority Tract Status
	Penobscot County -					
	019	000200	23019000200	MIDDLE	14.40%	NOT MM
23	019	000300	23019000300	MIDDLE	15.13%	NOT MM
23	019	000400	23019000400	UPPER	12.06%	NOT MM
23	019	000500	23019000500	MIDDLE	11.90%	NOT MM
23	019	000600	23019000600	MODERATE	14.83%	NOT MM
23	019	000700	23019000700	MIDDLE	8.17%	NOT MM
23	019	000900	23019000900	MODERATE	14.01%	NOT MM
23	019	002000	23019002000	UPPER	7.80%	NOT MM
23	019	003000	23019003000	UPPER	5.67%	NOT MM
23	019	004100	23019004100	MODERATE	13.28%	NOT MM
23	019	004200	23019004200	UPPER	8.36%	NOT MM
23	019	004300	23019004300	MIDDLE	9.97%	NOT MM
23	019	005000	23019005000	UPPER	9.10%	NOT MM
23	019	006100	23019006100	UPPER	12.47%	NOT MM
23	019	006200	23019006200	UPPER	9.90%	NOT MM
23	019	006300	23019006300	MODERATE	14.71%	NOT MM
23	019	007100	23019007100	MODERATE	11.10%	NOT MM
23	019	007200	23019007200	MIDDLE	10.68%	NOT MM
23	019	008001	23019008001	MIDDLE	8.41%	NOT MM
23	019	009000	23019009000	MIDDLE	6.34%	NOT MM
23	019	010000	23019010000	UPPER	6.84%	NOT MM
	019	011000	23019011000	UPPER	6.07%	NOT MM
23	019	012000	23019012000	MIDDLE	5.27%	NOT MM
23	019	012500	23019012500	MODERATE	7.57%	NOT MM
23	019	013000	23019013000	MIDDLE	6.22%	NOT MM
23	019	013500	23019013500	MIDDLE	5.06%	NOT MM
23	019	014000	23019014000	MIDDLE	5.63%	NOT MM
23	019	015000	23019015000	MIDDLE	8.62%	NOT MM
23	019	015500	23019015500	MIDDLE	6.59%	NOT MM
23	019	018000	23019018000	UPPER	6.73%	NOT MM
23	019	020500	23019020500	MIDDLE	9.15%	NOT MM
23	019	021500	23019021500	MODERATE	8.04%	NOT MM
23	019	022500	23019022500	MODERATE	7.72%	NOT MM
23	019	024500	23019024500	MODERATE	7.23%	NOT MM
23	019	025500	23019025500	MODERATE	7.29%	NOT MM
23	019	026500	23019026500	MODERATE	5.32%	NOT MM
23	019	027000	23019027000	MODERATE	6.22%	NOT MM
23	019	028000	23019028000	MIDDLE	5.64%	NOT MM
23	019	028500	23019028500	MIDDLE	4.74%	NOT MM
23	019	029000	23019029000	MODERATE	4.43%	NOT MM
23	019	030000	23019030000	MODERATE	6.15%	NOT MM
23	019	031000	23019031000	MIDDLE	5.60%	NOT MM
	019	031100	23019031100	MIDDLE	10.99%	NOT MM
23	019	031200	23019031200	MIDDLE	8.47%	NOT MM
23	019	031300	23019031300	MIDDLE	6.41%	NOT MM
23	019	940000	23019940000	MODERATE	89.19%	SUPER MM

# GeoDataVision Report D-1 Census Tract Reference Book 2021/2022

Tract Income Classification and Minority Status—Based on Census data released by the FFIEC July, 2021 through April, 2022

## Penobscot, MAINE

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23019000200	MODERATE	NO	MIDDLE	NO	MODERATE to MIDDLE
23019000300	MIDDLE	NO	MIDDLE	NO	No Change
23019000400	UPPER	NO	UPPER	NO	No Change
23019000500	MIDDLE	NO	MIDDLE	NO	No Change
23019000600	MODERATE	NO	MODERATE	NO	No Change
23019000700	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23019000900	MODERATE	NO	MODERATE	NO	No Change
23019002000	UPPER	NO	UPPER	NO	No Change
23019003000	UPPER	NO	UPPER	NO	No Change
23019004100	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019004200	UPPER	NO	UPPER	NO	No Change
23019004300	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23019005000	UPPER	NO	UPPER	NO	No Change
23019006100	UPPER	NO	UPPER	NO	No Change
23019006200	UPPER	NO	UPPER	NO	No Change
23019006300	NA	NO	MODERATE	NO	NA to MODERATE
23019007100	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019007200	MIDDLE	NO	MIDDLE	NO	No Change
23019008001	MIDDLE	NO	MIDDLE	NO	No Change
23019009000	MIDDLE	NO	MIDDLE	NO	No Change
23019010000	MIDDLE	NO	UPPER	NO	MIDDLE to UPPER
23019011000	MIDDLE	NO	UPPER	NO	MIDDLE to UPPER
23019012000	MIDDLE	NO	MIDDLE	NO	No Change
23019012500	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019013000	MIDDLE	NO	MIDDLE	NO	No Change
23019013500	MIDDLE	NO	MIDDLE	NO	No Change

## Penobscot, MAINE

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
23019014000	MIDDLE	NO	MIDDLE	NO	No Change
23019015000	MODERATE	NO	MIDDLE	NO	MODERATE to MIDDLE
23019015500	MIDDLE	NO	MIDDLE	NO	No Change
23019018000	MIDDLE	NO	UPPER	NO	MIDDLE to UPPER
23019020500	MIDDLE	NO	MIDDLE	NO	No Change
23019021500	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019022500	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019024500	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019025500	MODERATE	NO	MODERATE	NO	No Change
23019026500	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019027000	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019028000	MIDDLE	NO	MIDDLE	NO	No Change
23019028500	MIDDLE	NO	MIDDLE	NO	No Change
23019029000	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
23019030000	MODERATE	NO	MODERATE	NO	No Change
23019031000	MODERATE	NO	MIDDLE	NO	MODERATE to MIDDLE
23019031100	MIDDLE	NO	MIDDLE	NO	No Change
23019031200	MIDDLE	NO	MIDDLE	NO	No Change
23019031300	UPPER	NO	MIDDLE	NO	UPPER to MIDDLE
23019940000	MODERATE	YES	MODERATE	YES	No Change



**Penobscot, MAINE**

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
<b>Summary Data: Penobscot</b>					
Number of Census Tracts			2021	2022	
			46	46	
Number of Minority Tracts			1	1	
Percentage of Minority Tracts			2.17%	2.17%	
Number of Low Income Tracts			0	0	
Percentage of Low Income Tracts			0.00%	0.00%	
Number of Moderate Income Tracts			8	15	
Percentage of Moderate Income Tracts			17.39%	32.61%	
Number of Middle Income Tracts			27	21	
Percentage of Middle Income Tracts			58.70%	45.65%	
Number of Upper Income Tracts			10	10	
Percentage of Upper Income Tracts			21.74%	21.74%	
Number of NA Income Tracts			1	0	
Percentage of NA Income Tracts			2.17%	0.00%	

Tracts with empty cells are new or discontinued tracts



Summary Data: MAINE	2021	2022
Number of Census Tracts	46	46
Number of Minority Tracts	1	1
Percentage of Minority Tracts	2.17%	2.17%
Number of Low Income Tracts	0	0
Percentage of Low Income Tracts	0.00%	0.00%
Number of Moderate Income Tracts	8	15
Percentage of Moderate Income Tracts	17.39%	32.61%
Number of Middle Income Tracts	27	21
Percentage of Middle Income Tracts	58.70%	45.65%
Number of Upper Income Tracts	10	10
Percentage of Upper Income Tracts	21.74%	21.74%
Number of NA Income Tracts	1	0
Percentage of NA Income Tracts	2.17%	0.00%

Tracts with empty cells are new or discontinued tracts



# Branches Opened & Closed





Branches Opened and Closed

Since 2022, the Bank has opened one branch.						
The Brewer location was opened as a de novo branch on January 31, 2022.						
<b>Branch Office: Brewer - Penobscot County</b>						
<b>Address/Phone/Fax</b>			<b>Areas Served: MSA/MD Code 12620</b>			
5 Parkway South						
Brewer ME 04412			<i>See attached list of census tracts</i>			
Phone: 207-989-0399						
Fax: 207-204-5844						
			<b>Hours:</b>			
			Lobby	Monday - Thursday	8:30 - 4:00	
				Friday	8:30 - 5:00	
				Saturday	CLOSED	
			Drive-Up	Monday - Wednesday	8:00 - 4:30	
				Thursday/Friday	8:00 - 5:00	
				Saturday	8:00 - 12:00	
<i>Services Available: Drive up, Drive up ATM and Night Deposit</i>						
<i>Commercial and Consumer Lending.</i>						
<b>No branches were closed during the review time period.</b>						

## **Hours of Operation**

## **Available Products and Services**

*Hours of Operation can be found in the Assessment Area Section*

*For Product and Service information, please go to [www.thefirst.com](http://www.thefirst.com) or see Appendix A of this file document.*

# Demographic Information



# Demographic and Economic Trends in Midcoast Maine

Midcoast Municipal Association

November 17, 2023

Amanda Rector

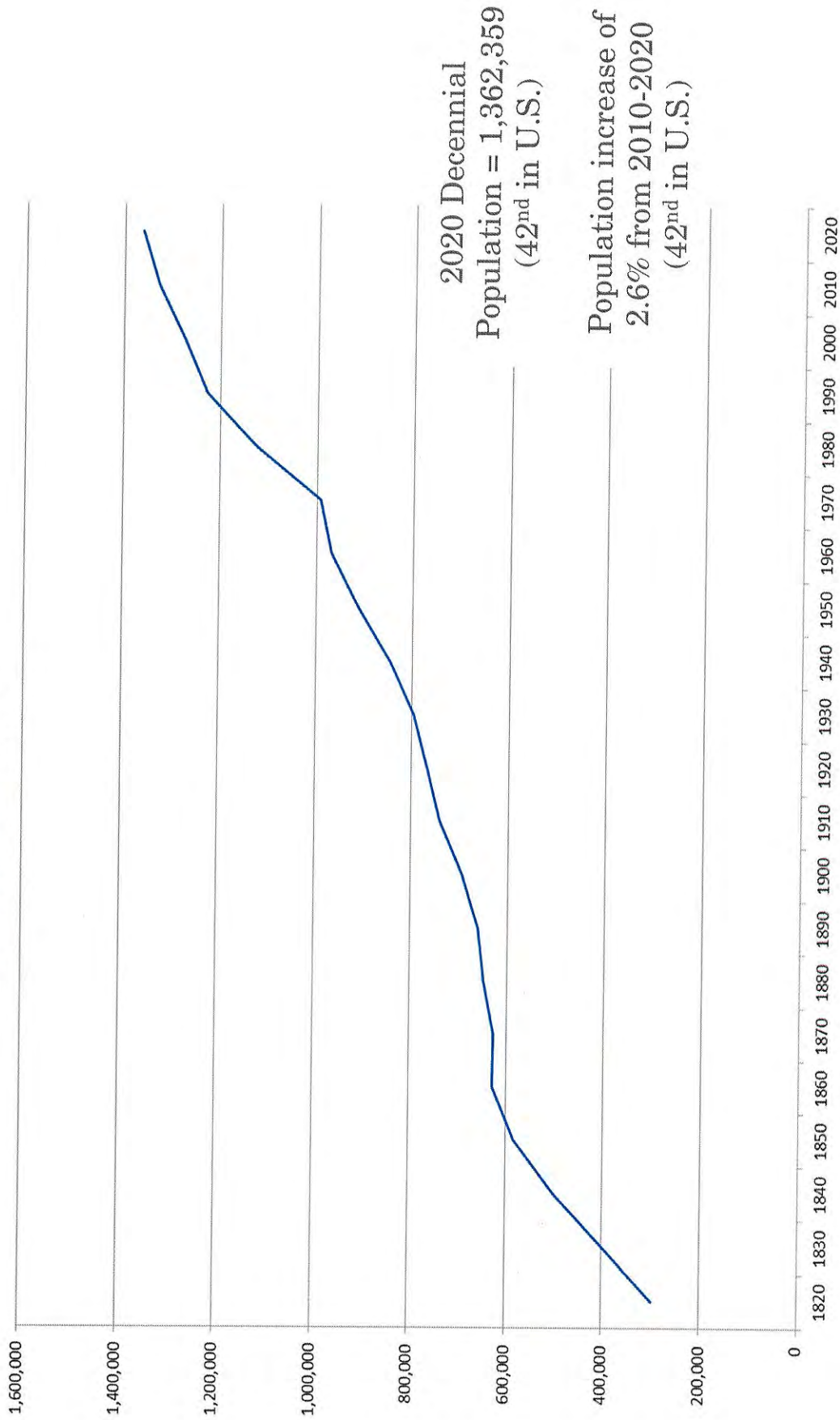
Maine State Economist

# Overview

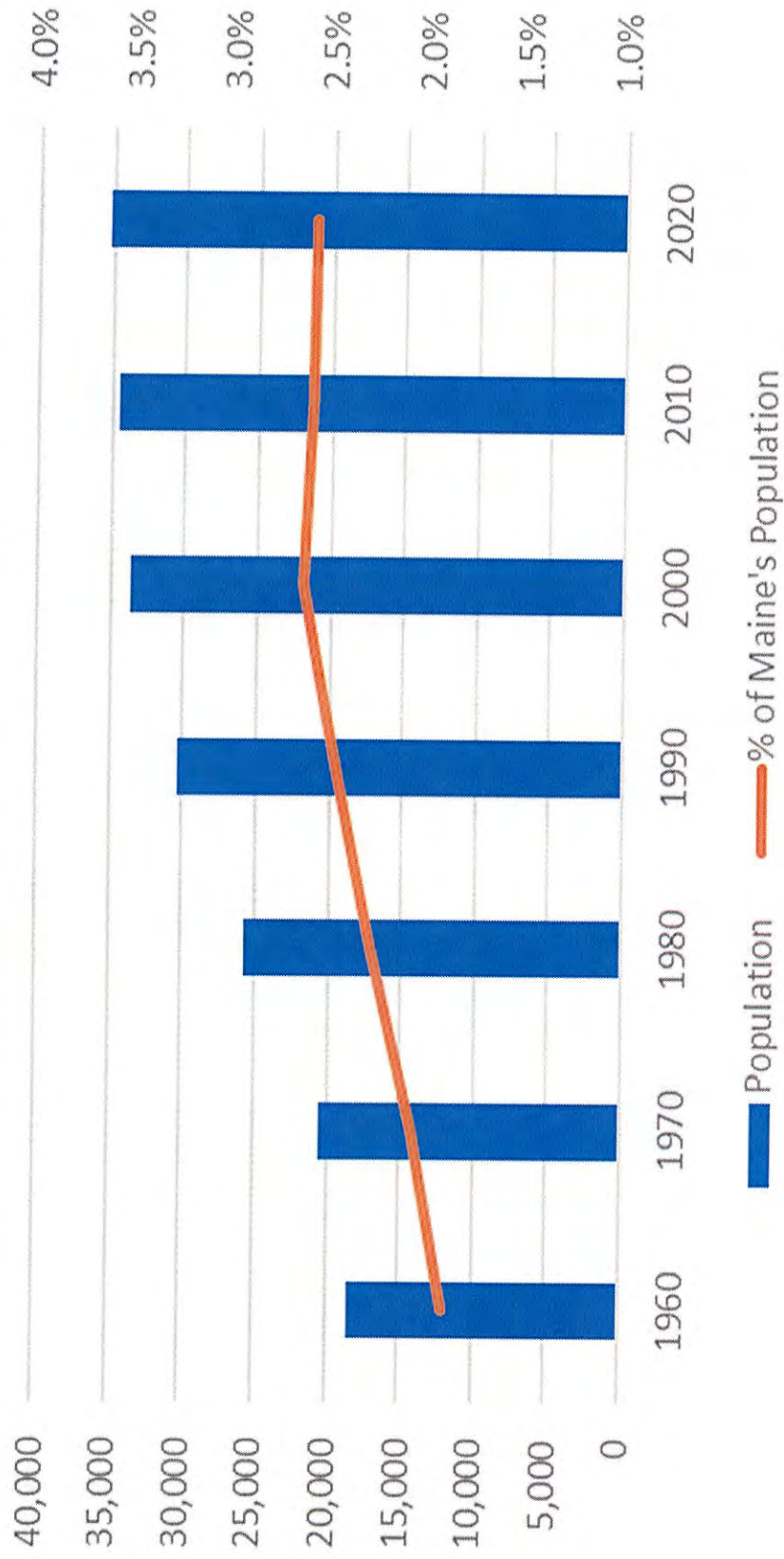
- Demographics
- Workforce and employment
- Wages, income, and inflation
- Outlook

# Demographics

# Total Population, Maine

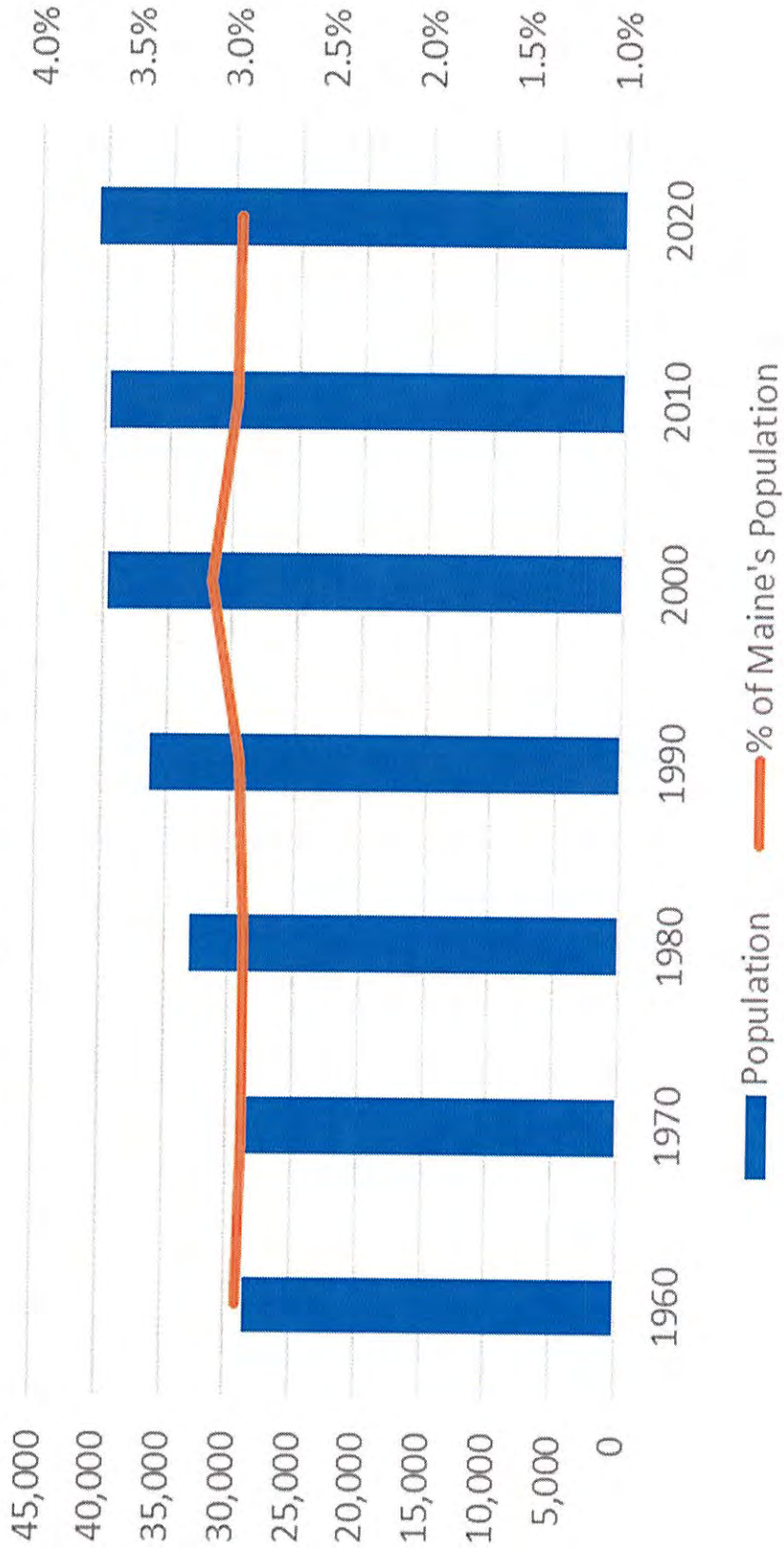


# Population of Lincoln County, 1960-2020

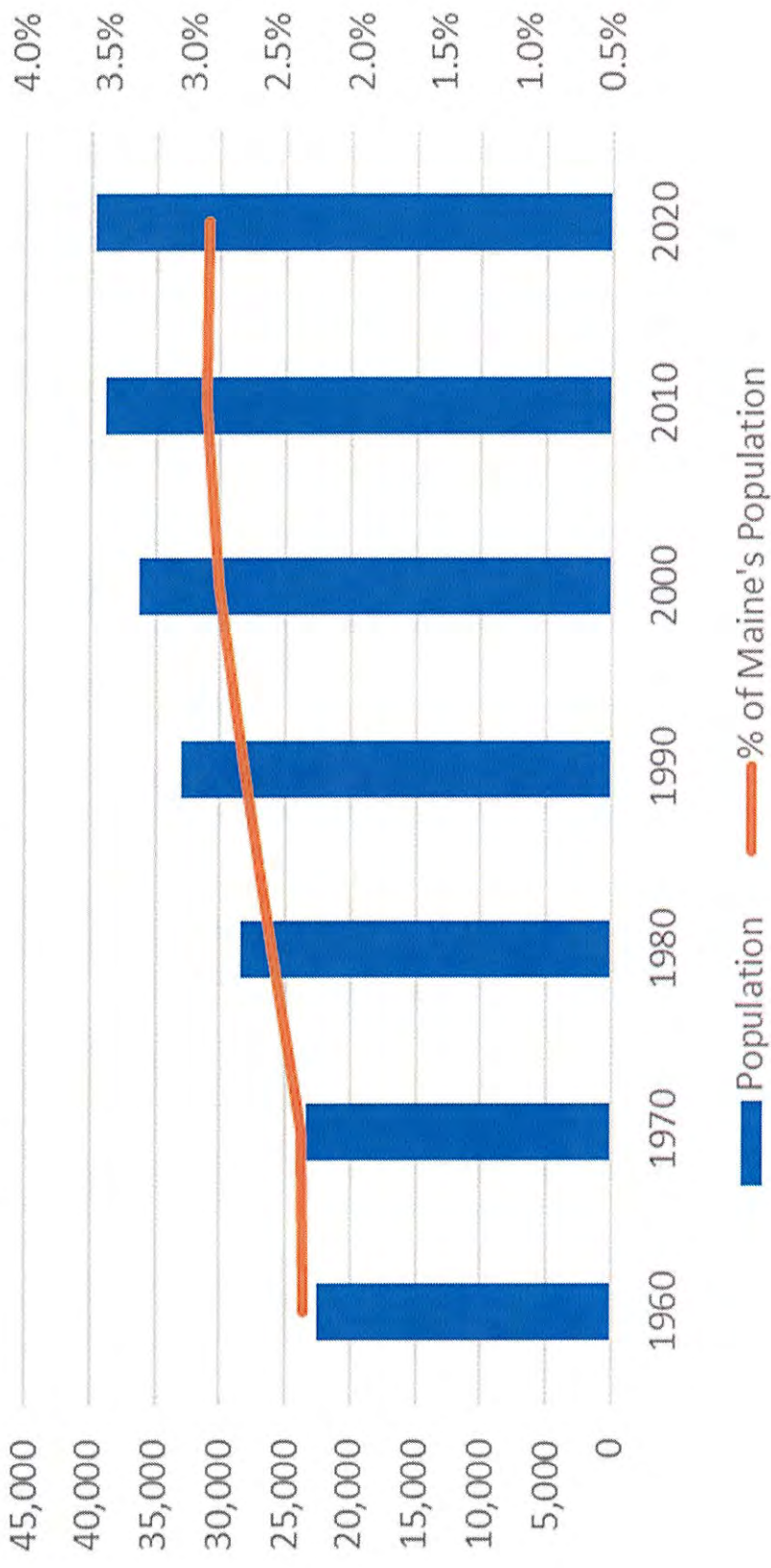




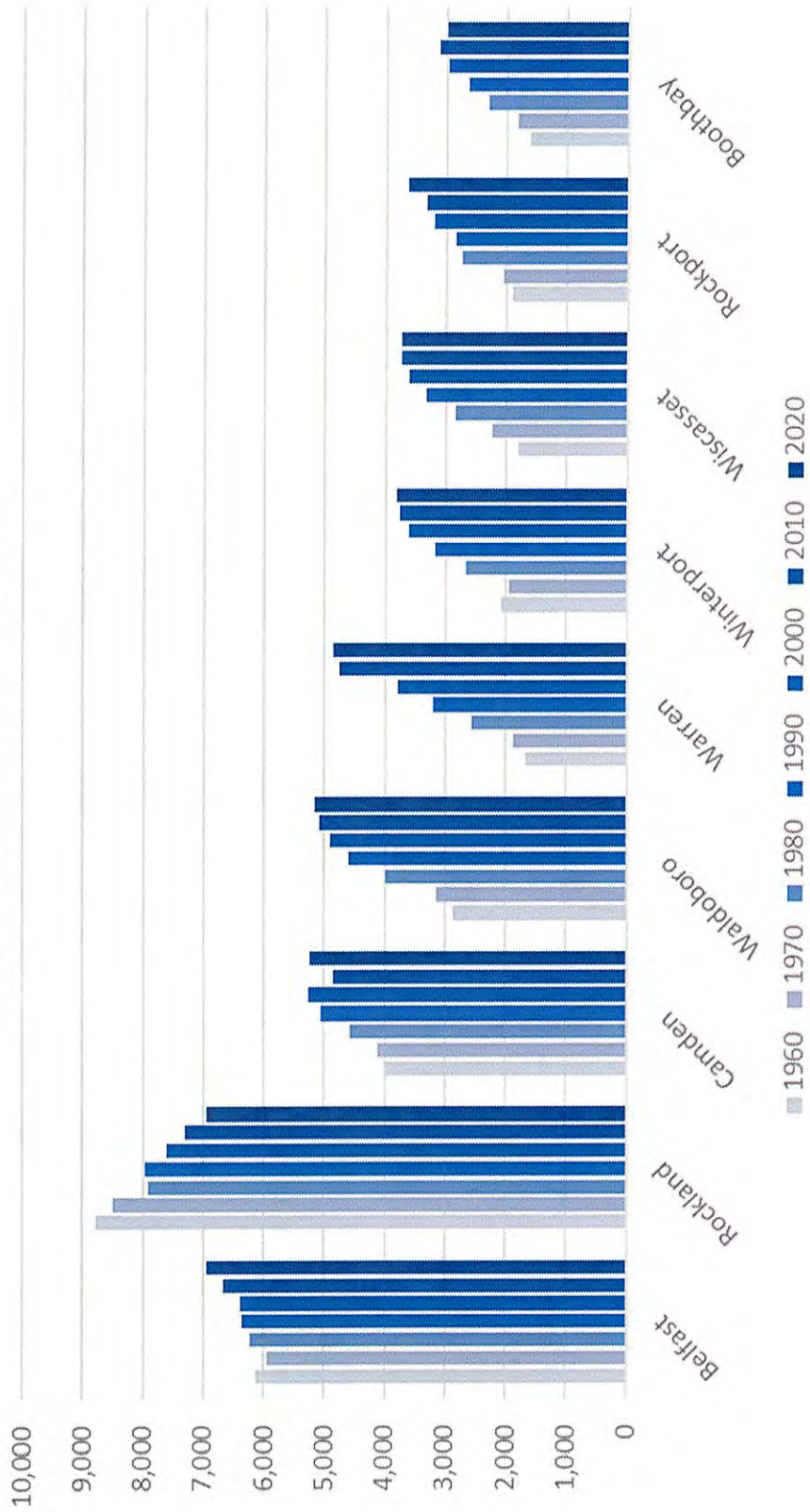
# Population of Knox County, 1960-2020



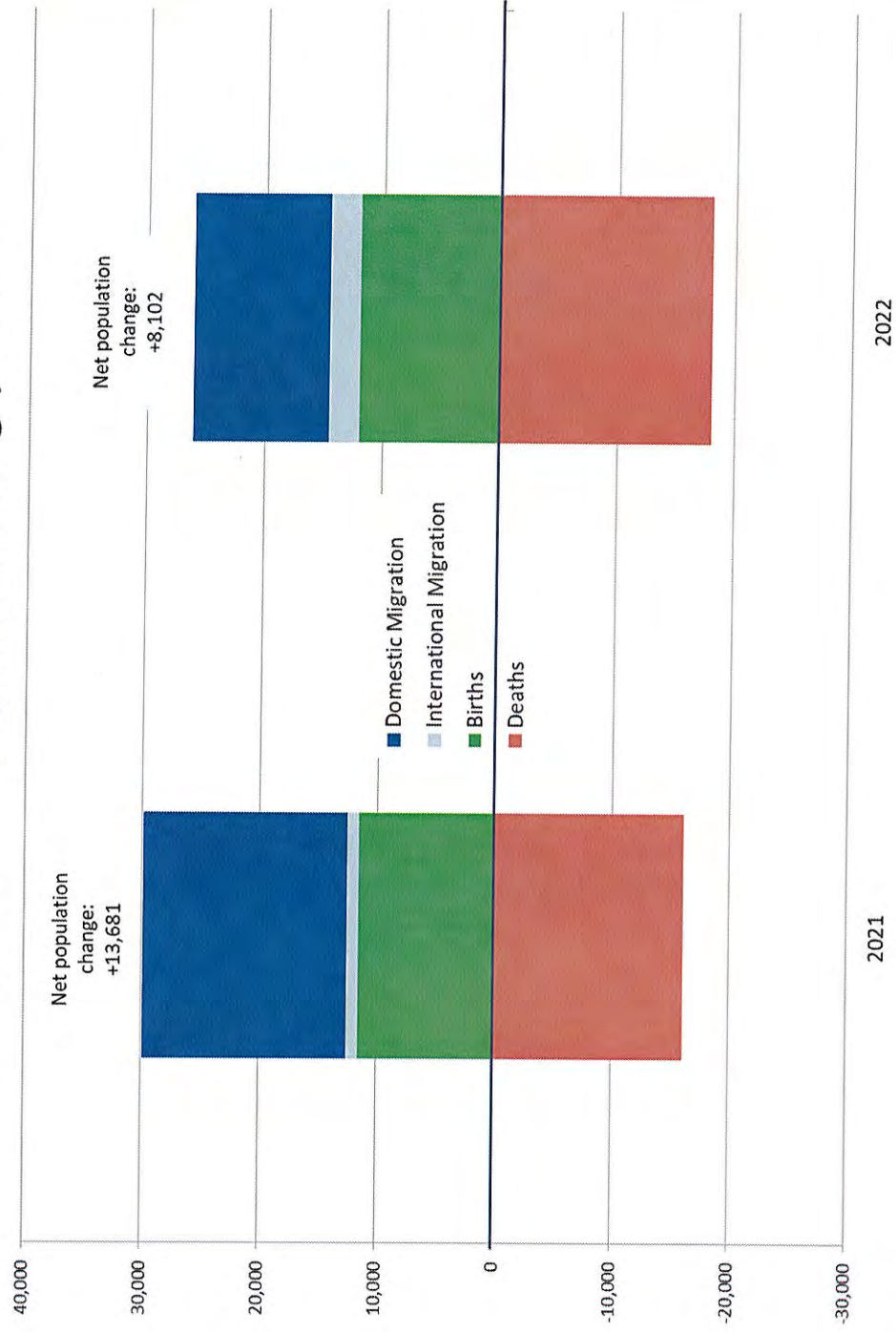
# Population of Waldo County, 1960-2020



## Decennial Population, Largest Municipalities (Population in 2020 > 3,000 )



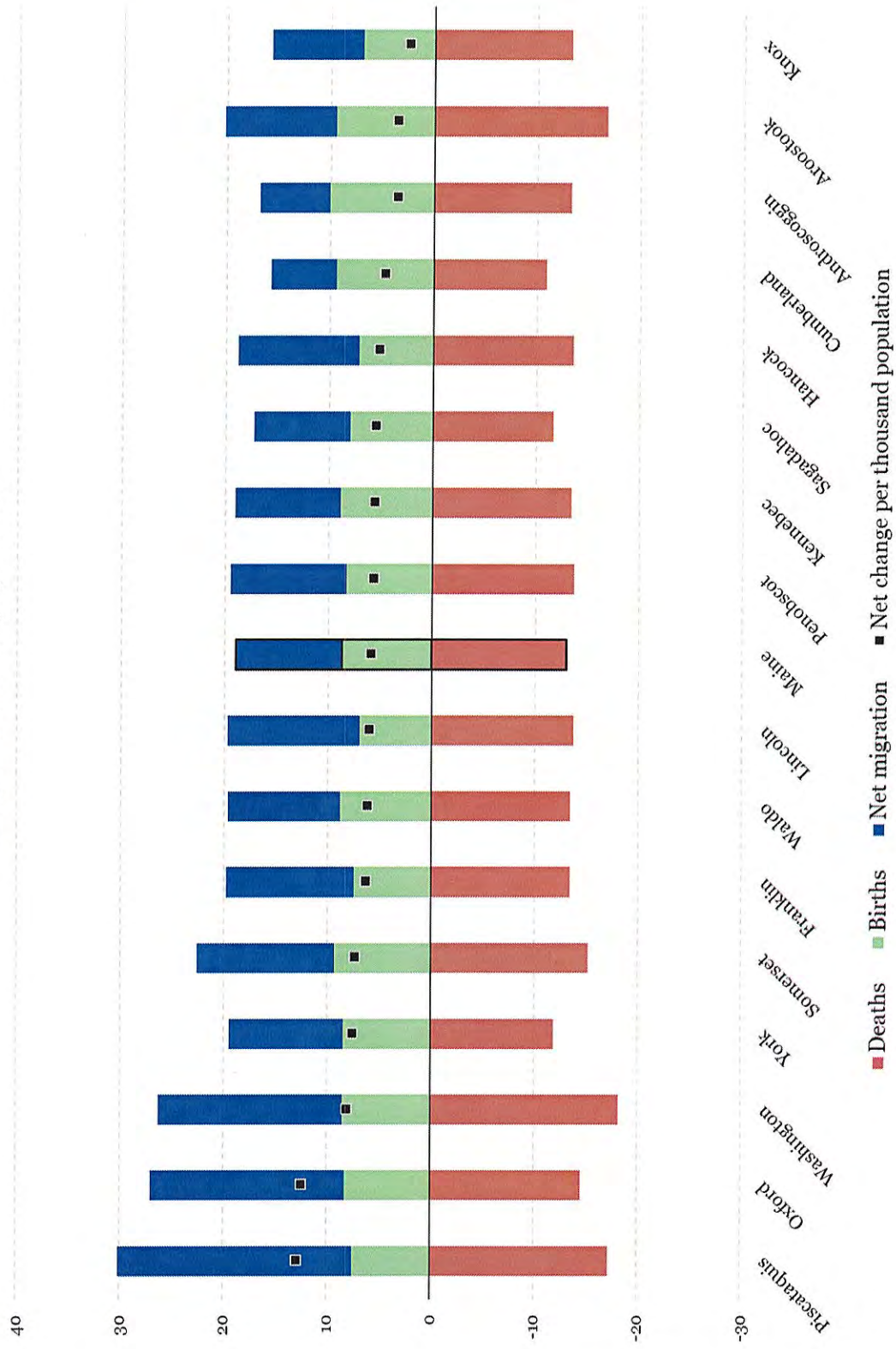
## Components of Population Change, Maine



Population increase of  
1.7% from 2020-2022  
(14<sup>th</sup> in U.S.)

2022 net migration =  
10.2 per thousand  
(11<sup>th</sup> in U.S.)

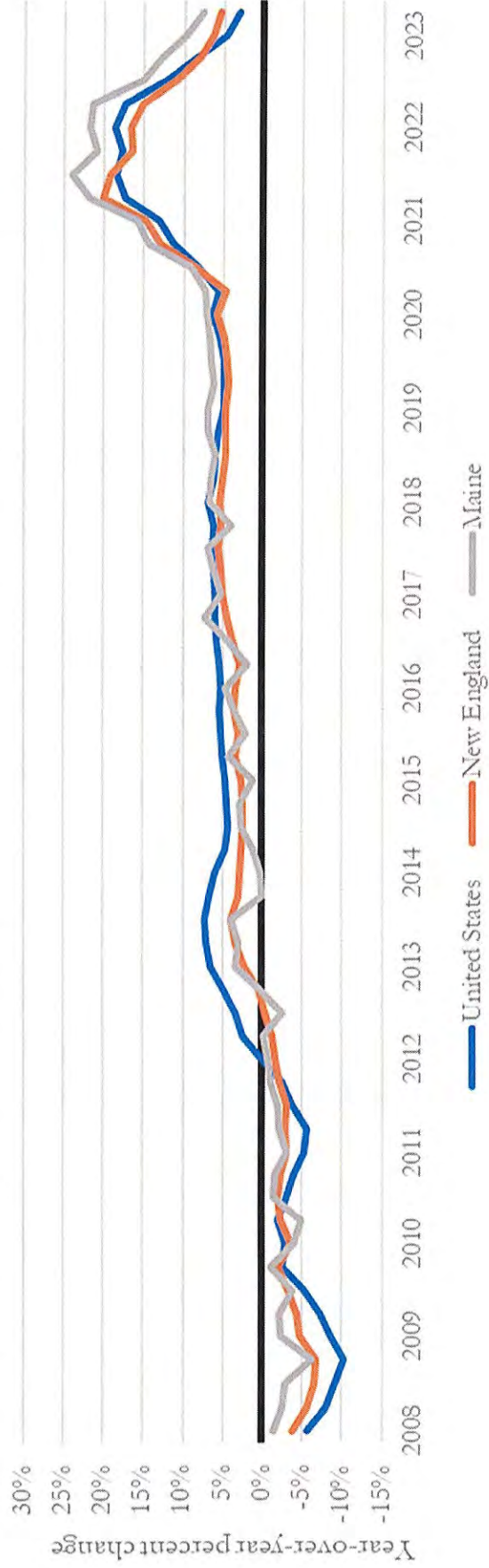
### Components of Population Change in Maine, 2022 Rate per thousand population



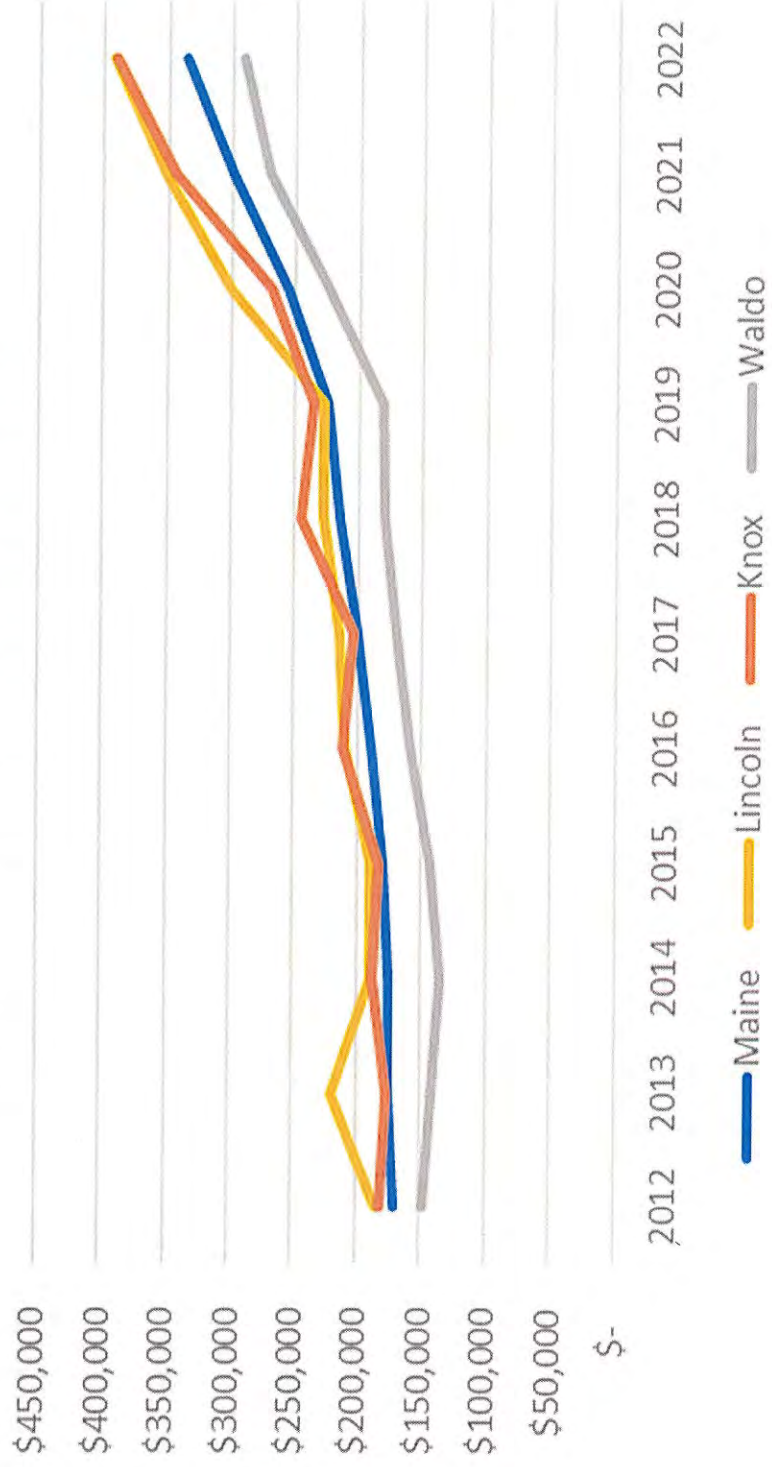
# Migration into the state drove up demand for housing and further reduced the available supply



Percent Changes, Year-over-year in FHFA House Price Index (Seasonally Adjusted)



## Median Home Prices, 2012-2022

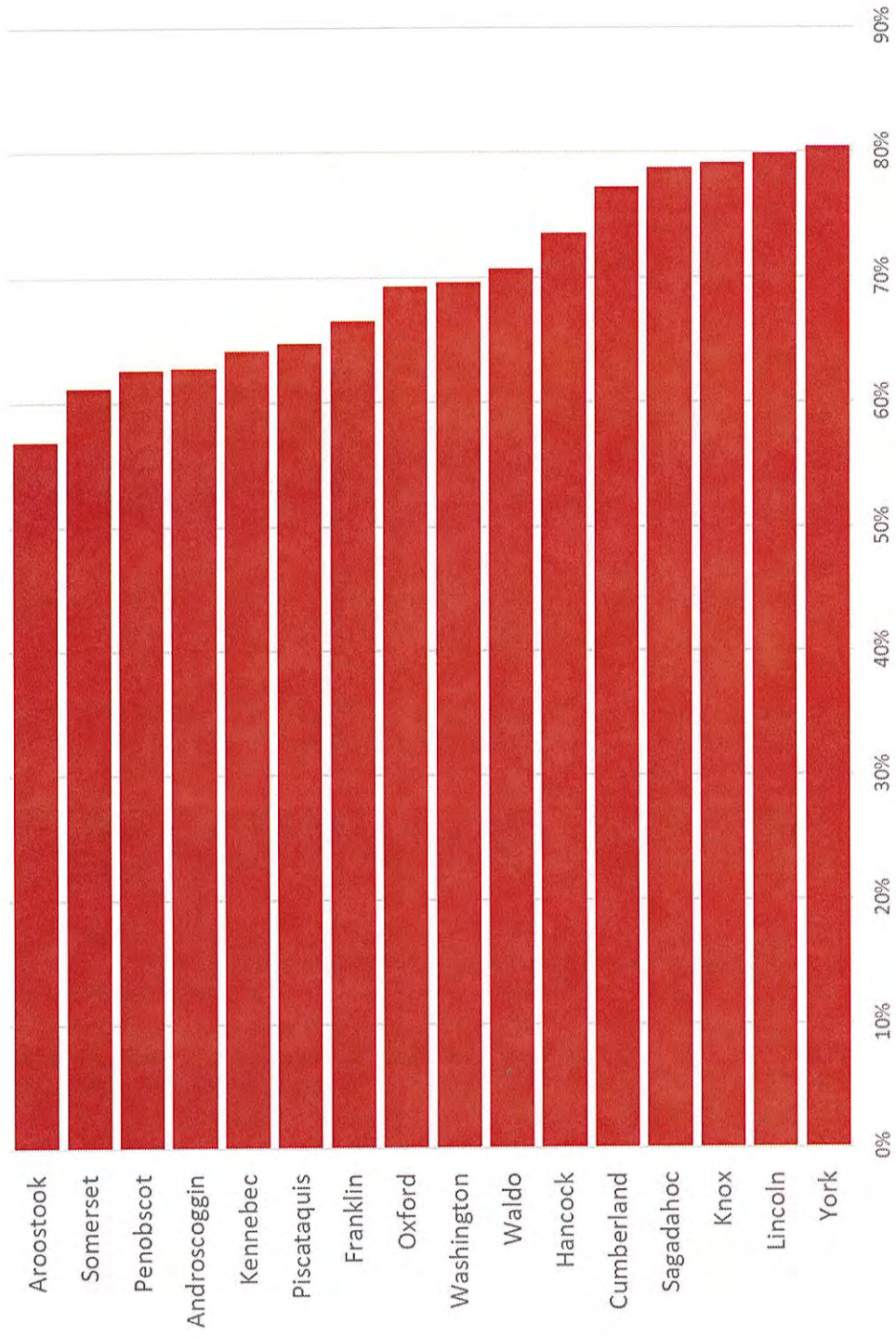




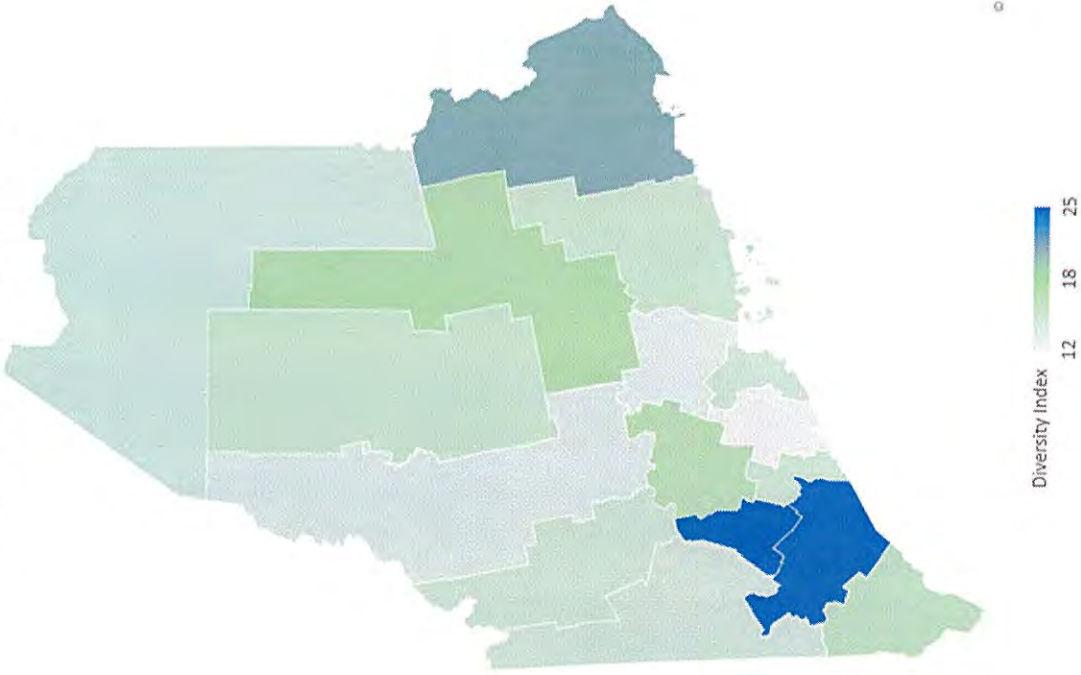
*Home Sales: July 1 – September 30, 2023*

<i>Geography</i>	No. of Units Sold	One Year Change (Units)	Median Sale Price	One Year Change (Price)
<i>Androscoggin</i>	272	-21.8%	\$320,000	12.3%
<i>Aroostook</i>	208	-23.0%	\$159,450	10.0%
<i>Cumberland</i>	860	-19.7%	\$550,000	10.0%
<i>Franklin</i>	117	-23.1%	\$255,000	5.8%
<i>Hancock</i>	197	-30.8%	\$425,000	15.1%
<i>Kennebec</i>	403	-17.2%	\$307,000	6.6%
<i>Knox</i>	150	-20.4%	\$452,500	11.0%
<i>Lincoln</i>	141	-6.8%	\$450,000	10.4%
<i>Oxford</i>	224	-15.6%	\$315,000	14.6%
<i>Penobscot</i>	451	-19.4%	\$262,500	10.9%
<i>Piscataquis</i>	106	-23.0%	\$207,500	2.2%
<i>Sagadahoc</i>	129	0.0%	\$400,000	11.1%
<i>Somerset</i>	148	-7.2%	\$209,500	4.8%
<i>Waldo</i>	120	-30.5%	\$349,500	16.5%
<i>Washington</i>	117	-26.4%	\$220,000	0.0%
<i>York</i>	614	-24.0%	\$485,000	5.4%
<i>Maine</i>	4257	-21.8%	\$375,000	10.3%

Percent of Households Unable to Afford Median Home, 2022



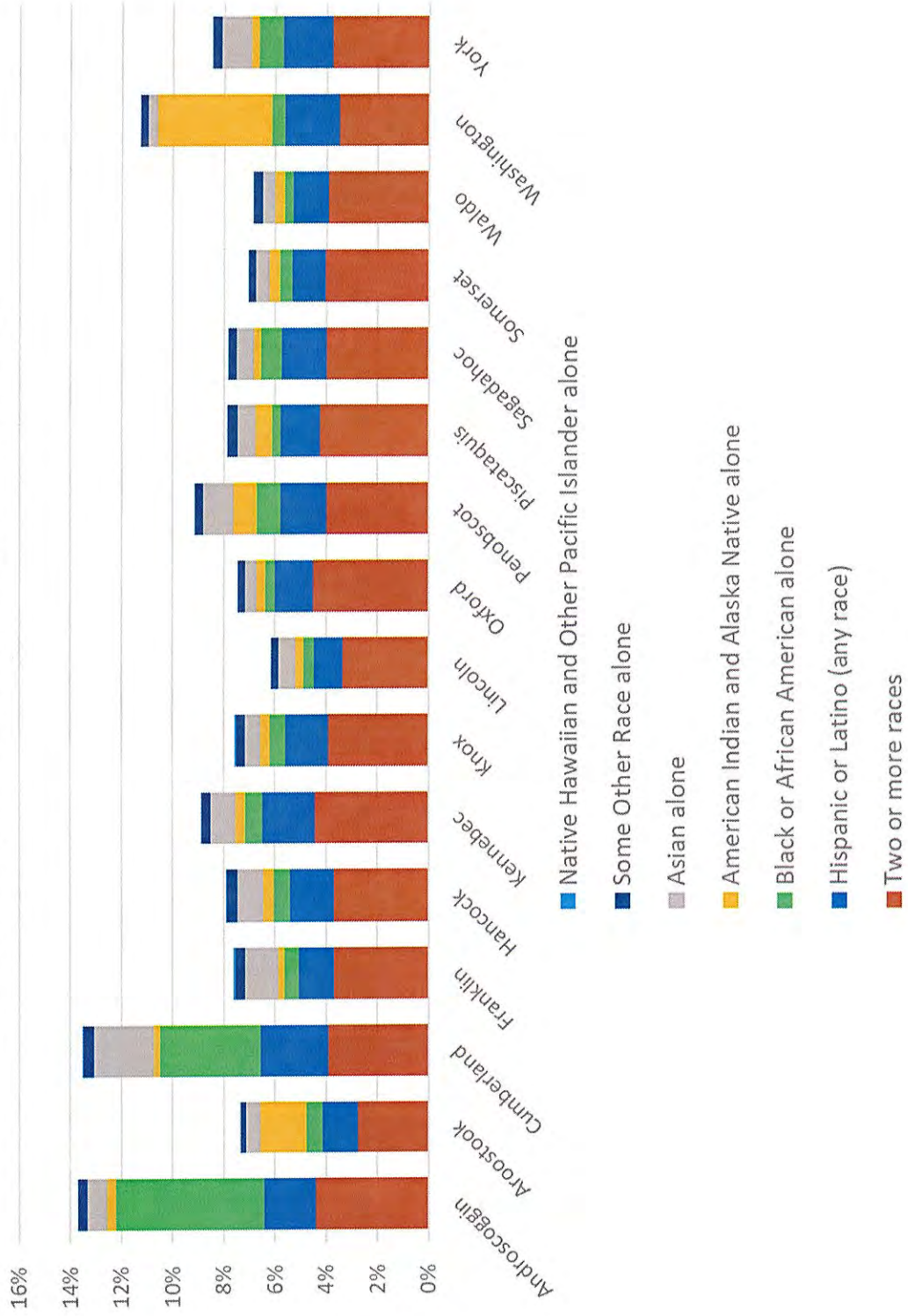
Diversity Index in Maine, 2020: All Ages



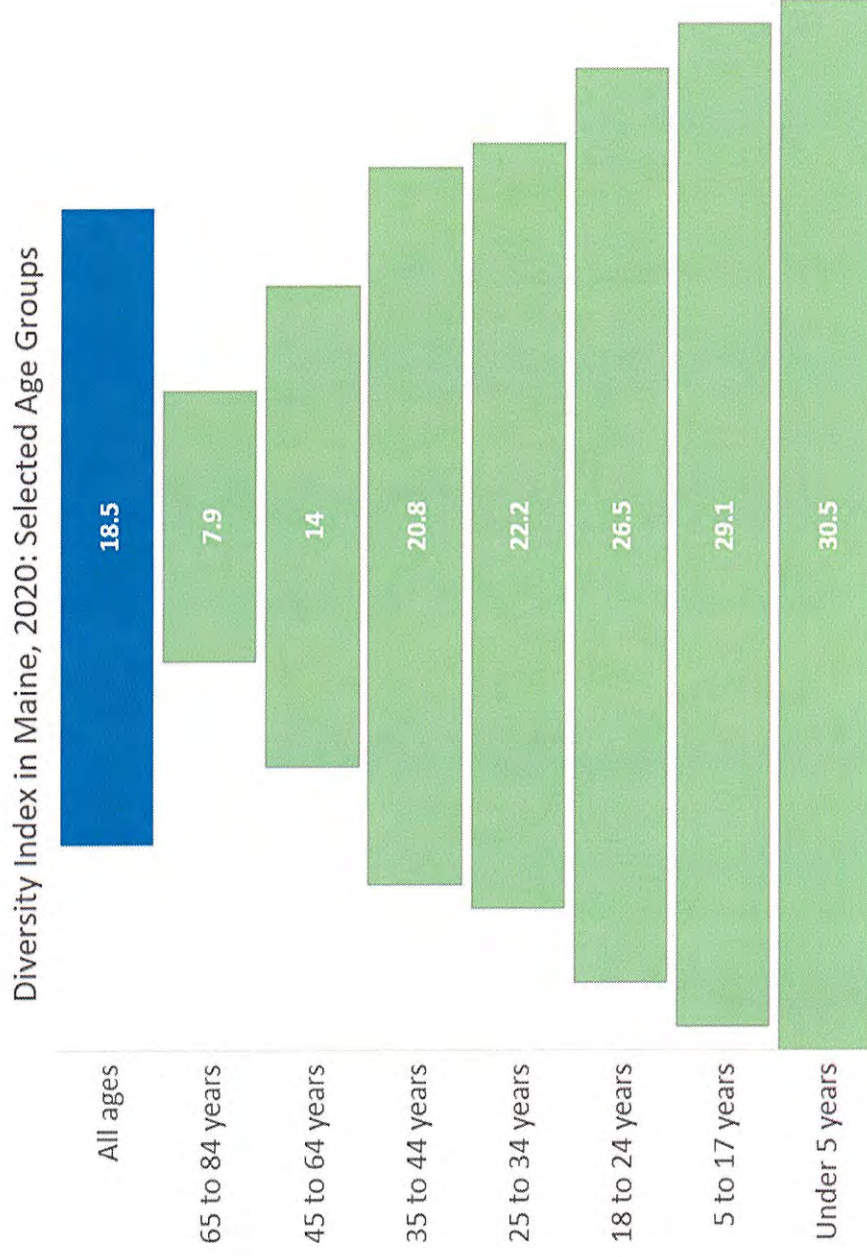
The diversity index tells us the chance that two people selected at random will be from different race or ethnicity groups

- In 2020, Maine ranked as the least diverse state in the U.S.
  - ME index = 18.5%
  - U.S. index = 61.1%
- But there is regional variation: Cumberland, Androscoggin, and Washington counties are more diverse

Share of 2020 Population by Race/Ethnicity Excluding White Alone

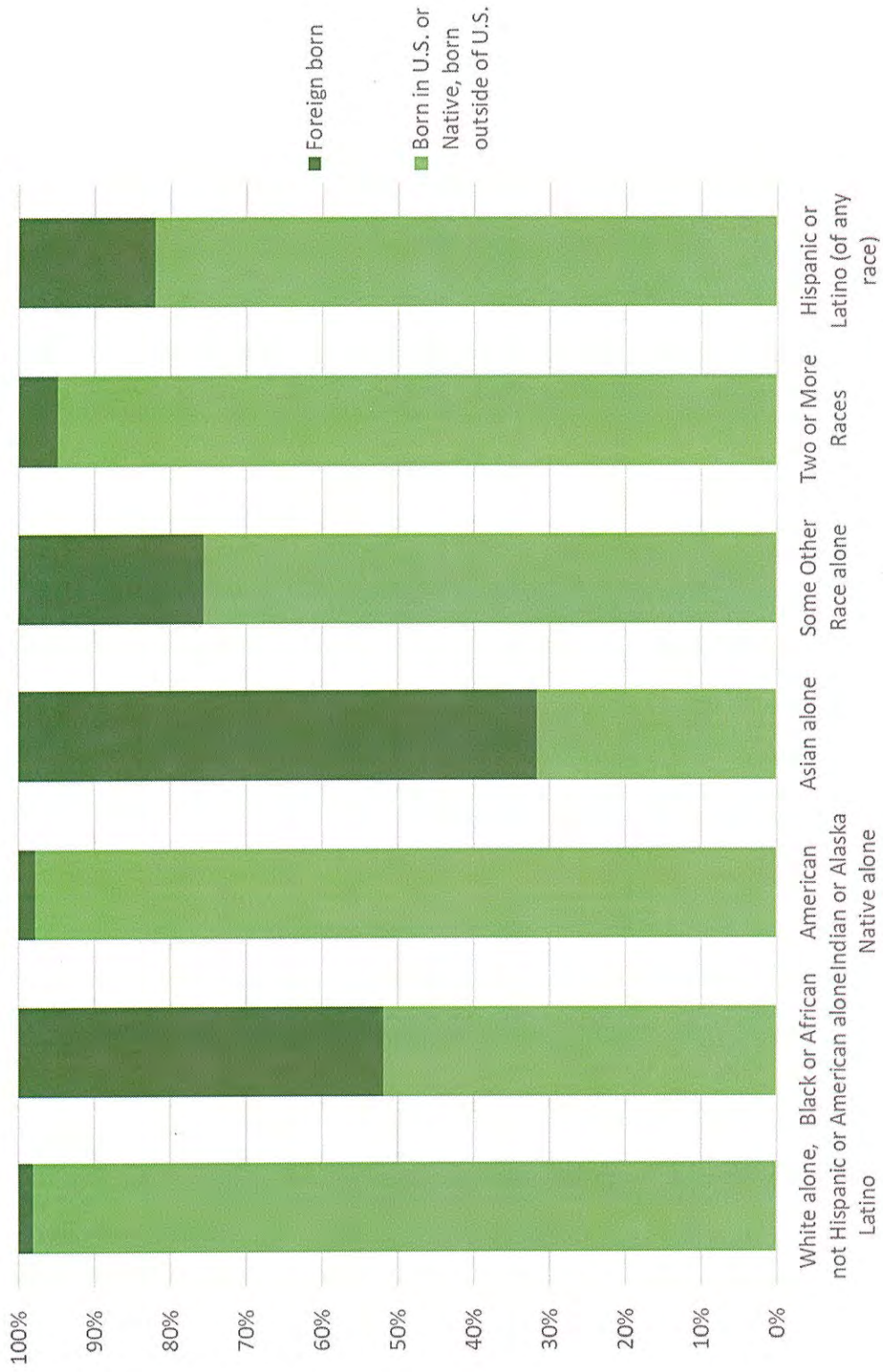


# Younger generations in Maine are more diverse than older generations



Race &/or ethnicity  
is not the same as  
place of birth

# Share of Maine Population by Region of Birth for Race/Ethnicity



Source: U.S. Census Bureau; American Community Survey 5-year estimates

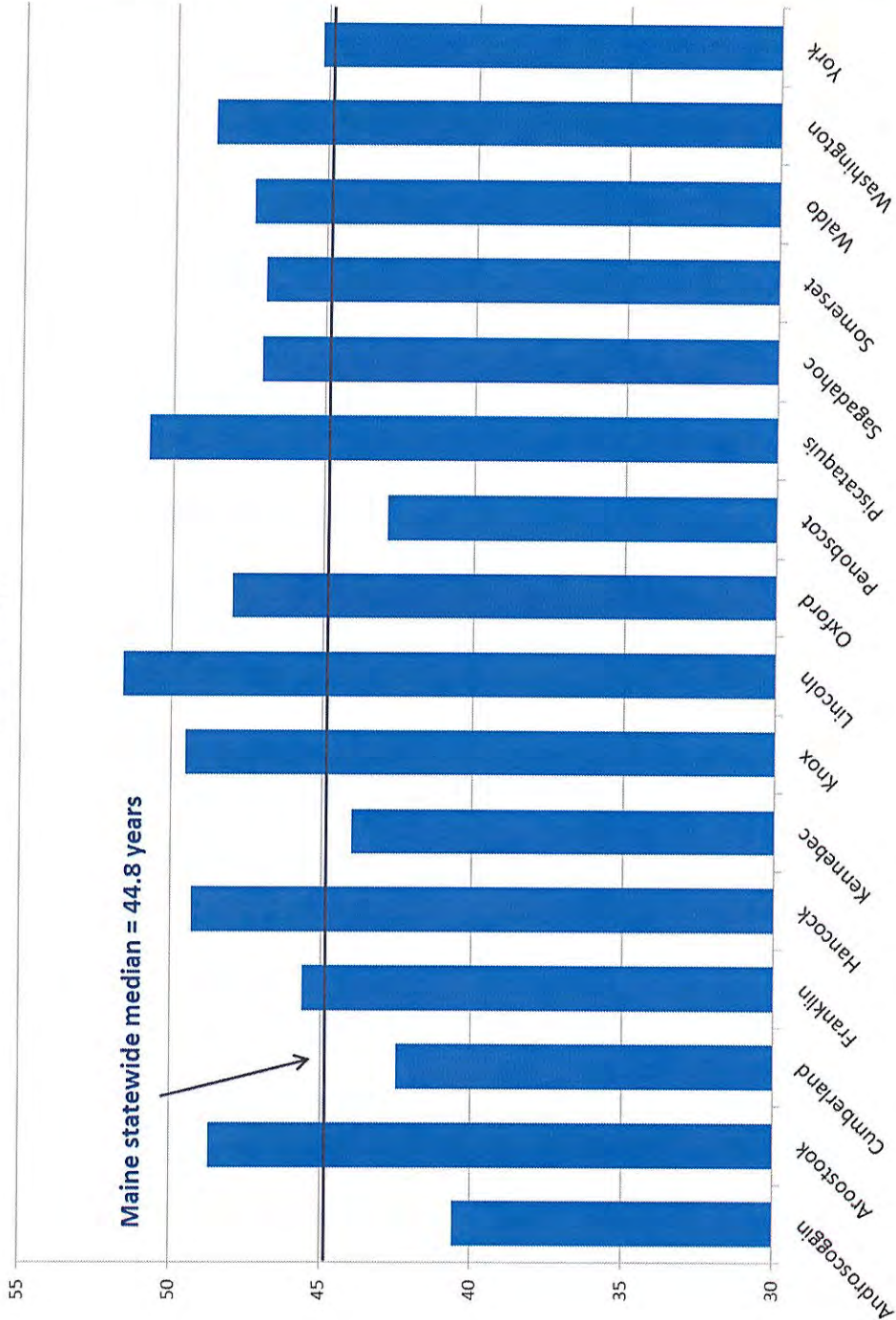
Maine has the oldest population...  
 ...by median age (44.8 years)  
 ...and by % of population age 65+ (22.5%)

**BUT!**

Maine was one of only two states to see a decrease in median age from 2020 to 2021...

...and was one of only four states to not see an increase from 2021 to 2022

Median Age

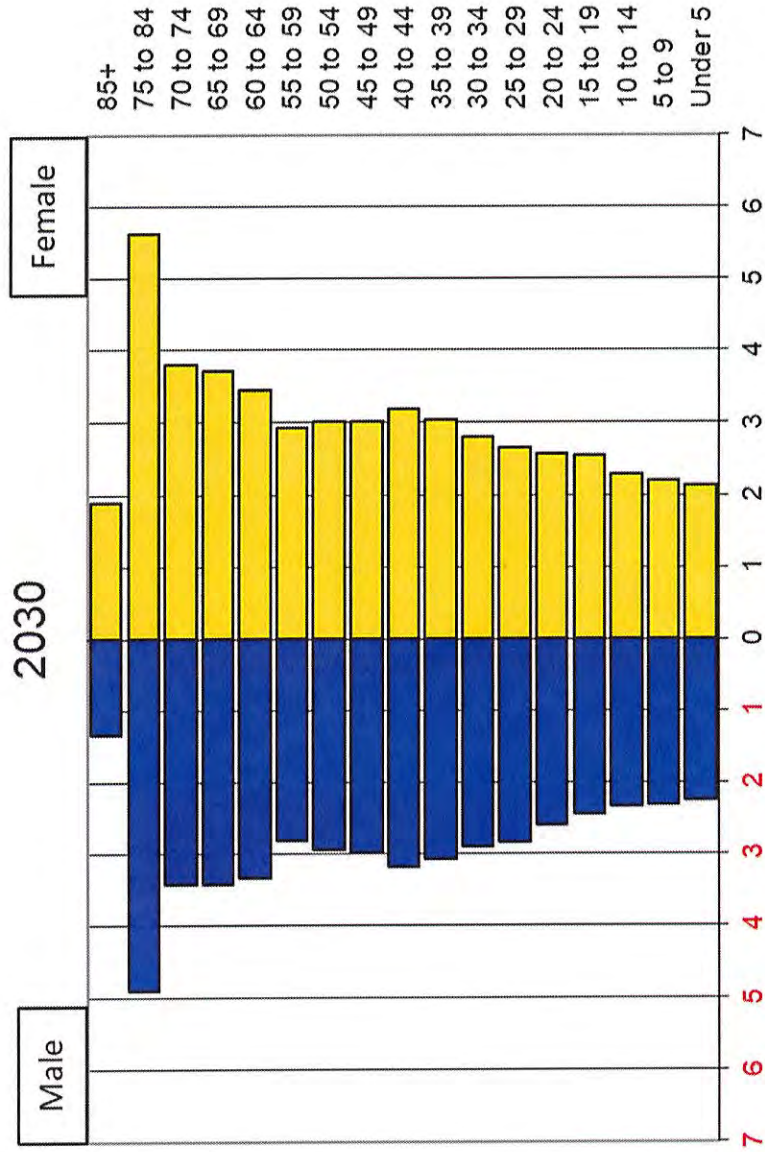




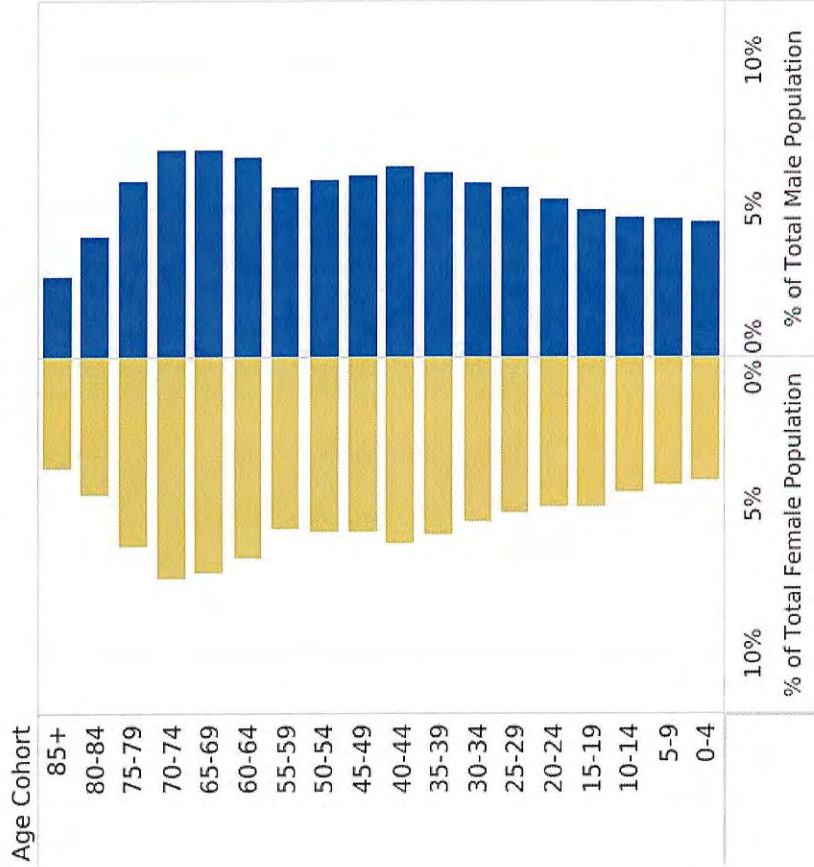
# The Baby Boom: 1946-1964

Baby Boom generation in 2030: age 66-84

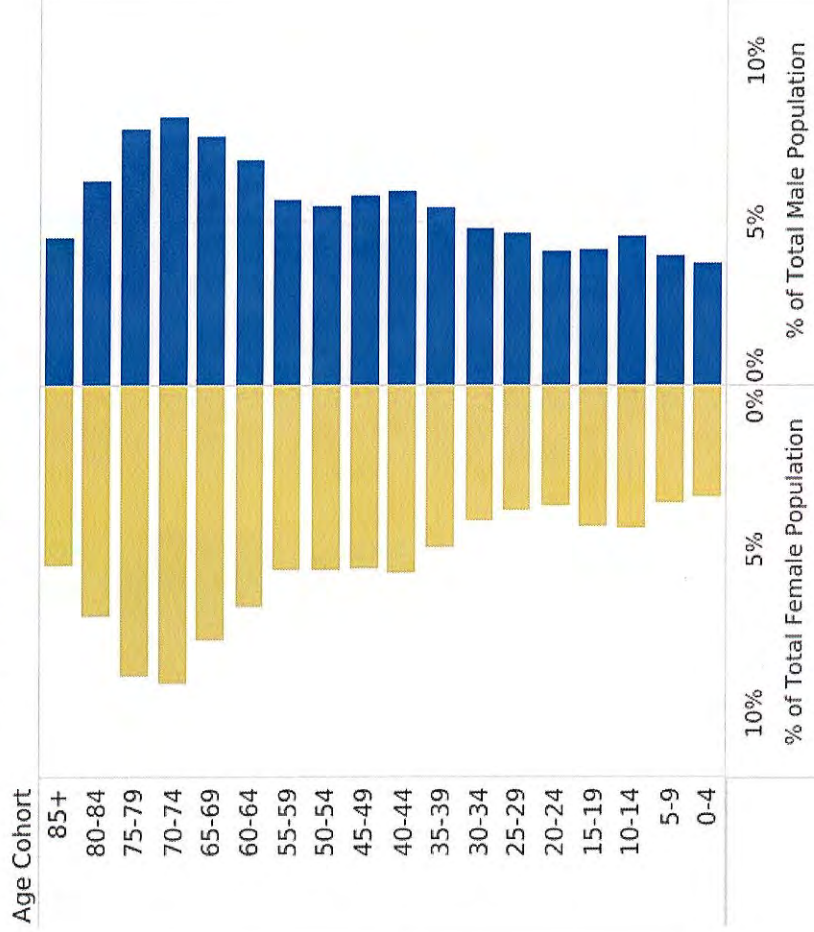
Baby Boom generation in 2022: age 58-76



Maine, 2030, Projected Population



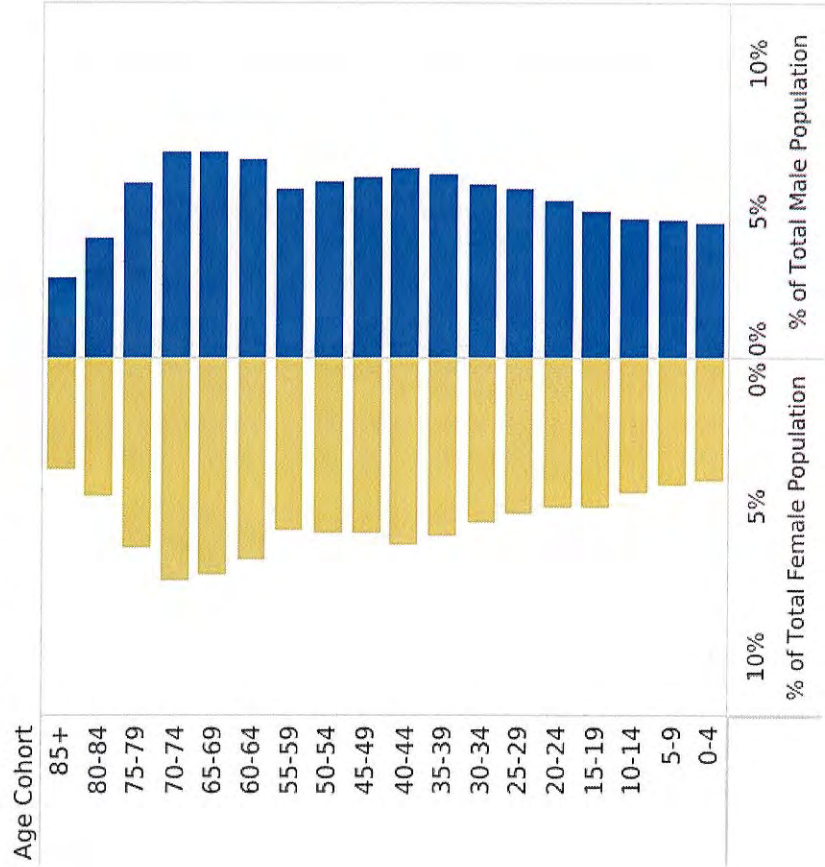
Lincoln County, 2030, Projected Population



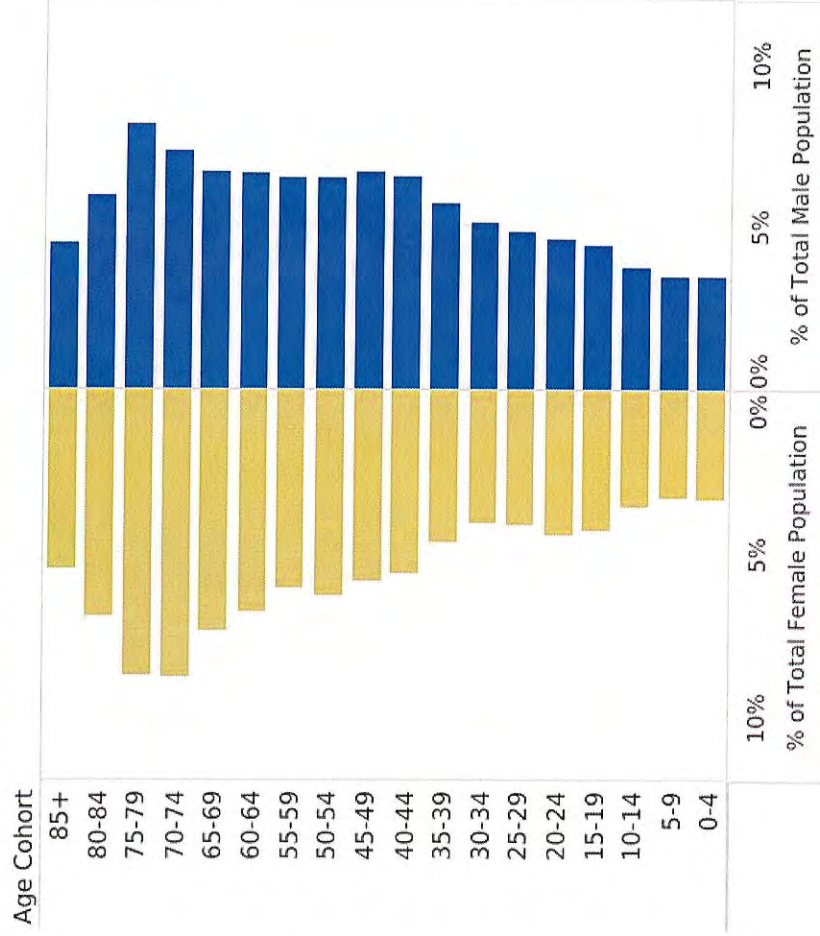
Source: The Office of the State Economist, Maine State and County Population Projections, 2040. June 2023 release.

[Click to view methodology & report \(PDF\)](#)

### Maine, 2030, Projected Population



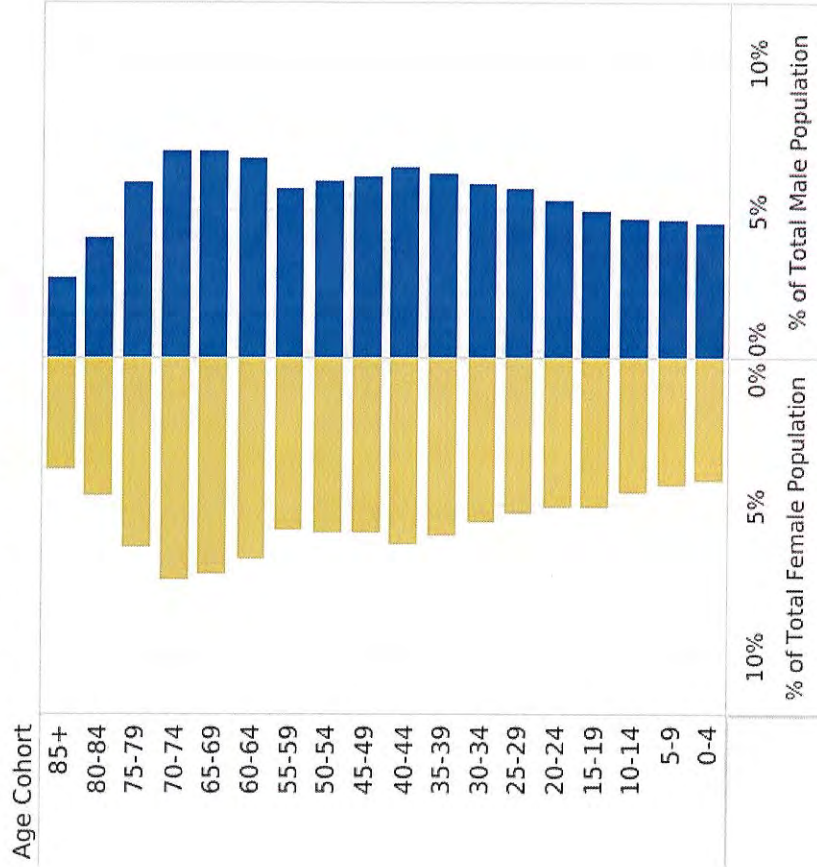
### Knox County, 2030, Projected Population



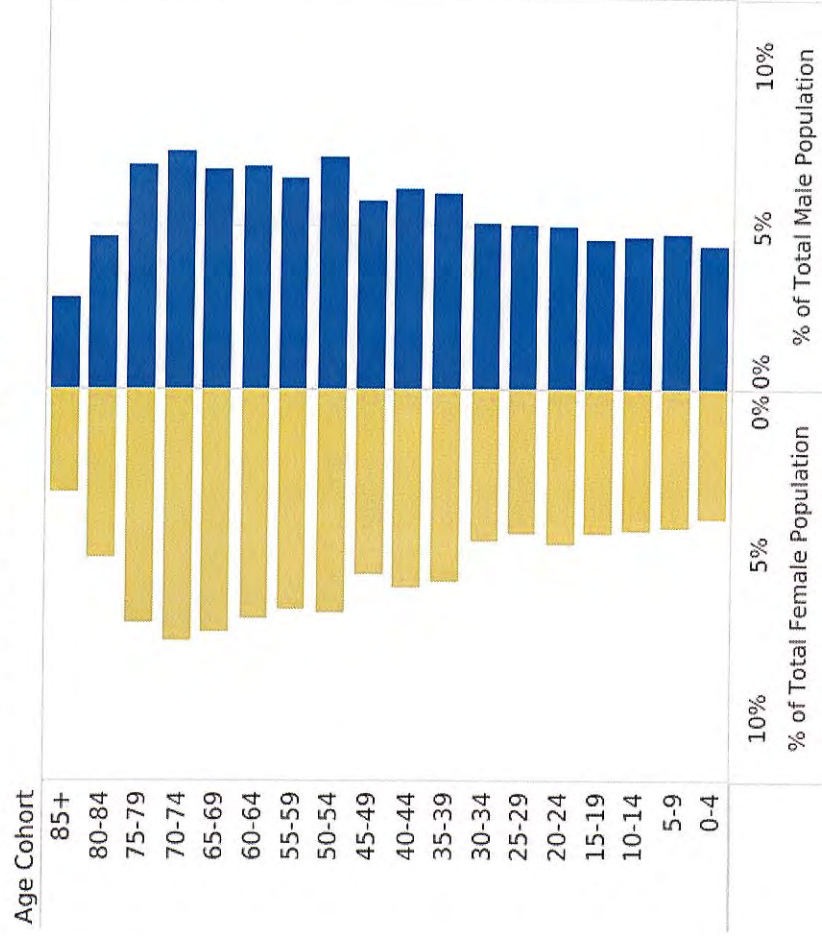
Source: The Office of the State Economist, Maine State and County Population Projections, 2040. June 2023 release.

[Click to view methodology & report \(PDF\)](#)

### Maine, 2030, Projected Population



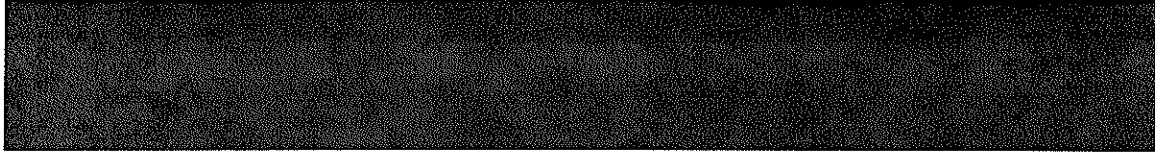
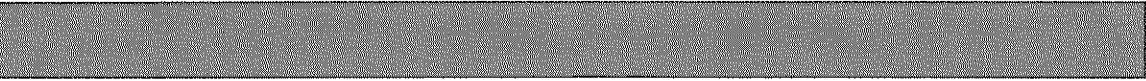
### Waldo County, 2030, Projected Population



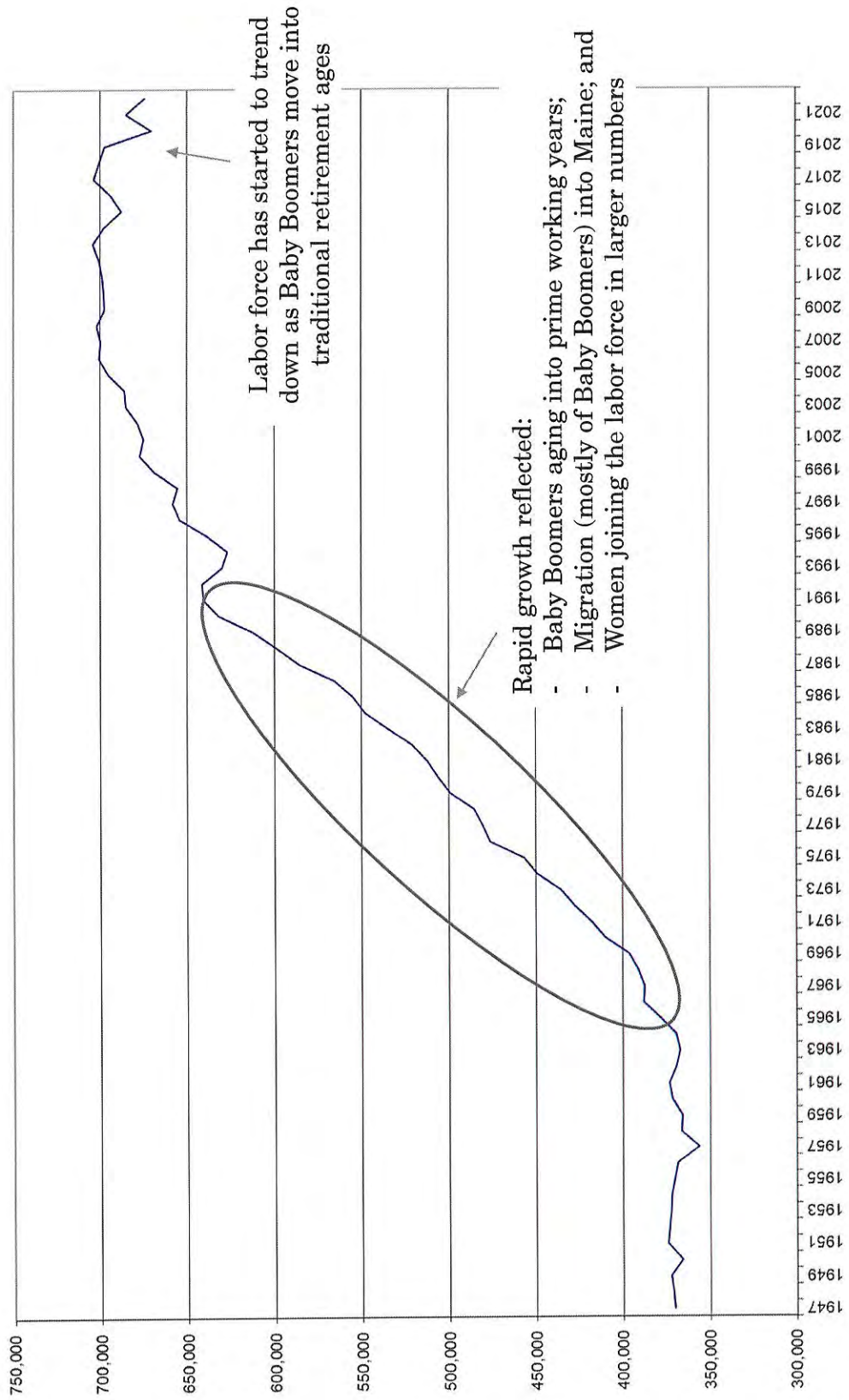
Source: The Office of the State Economist, Maine State and County Population Projections, 2040. June 2023 release.

[Click to view methodology & report \(PDF\)](#)

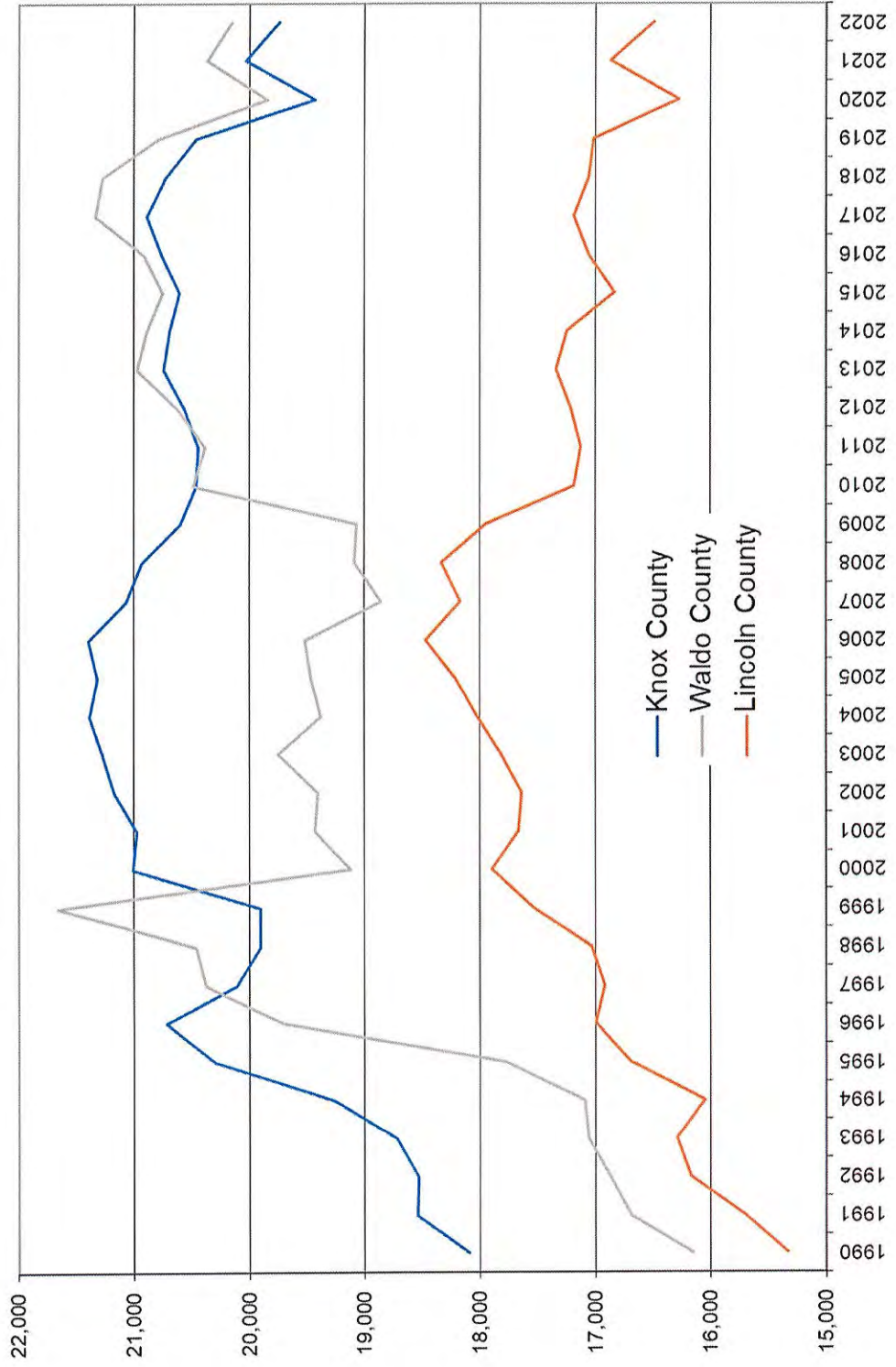
# Workforce and Employment



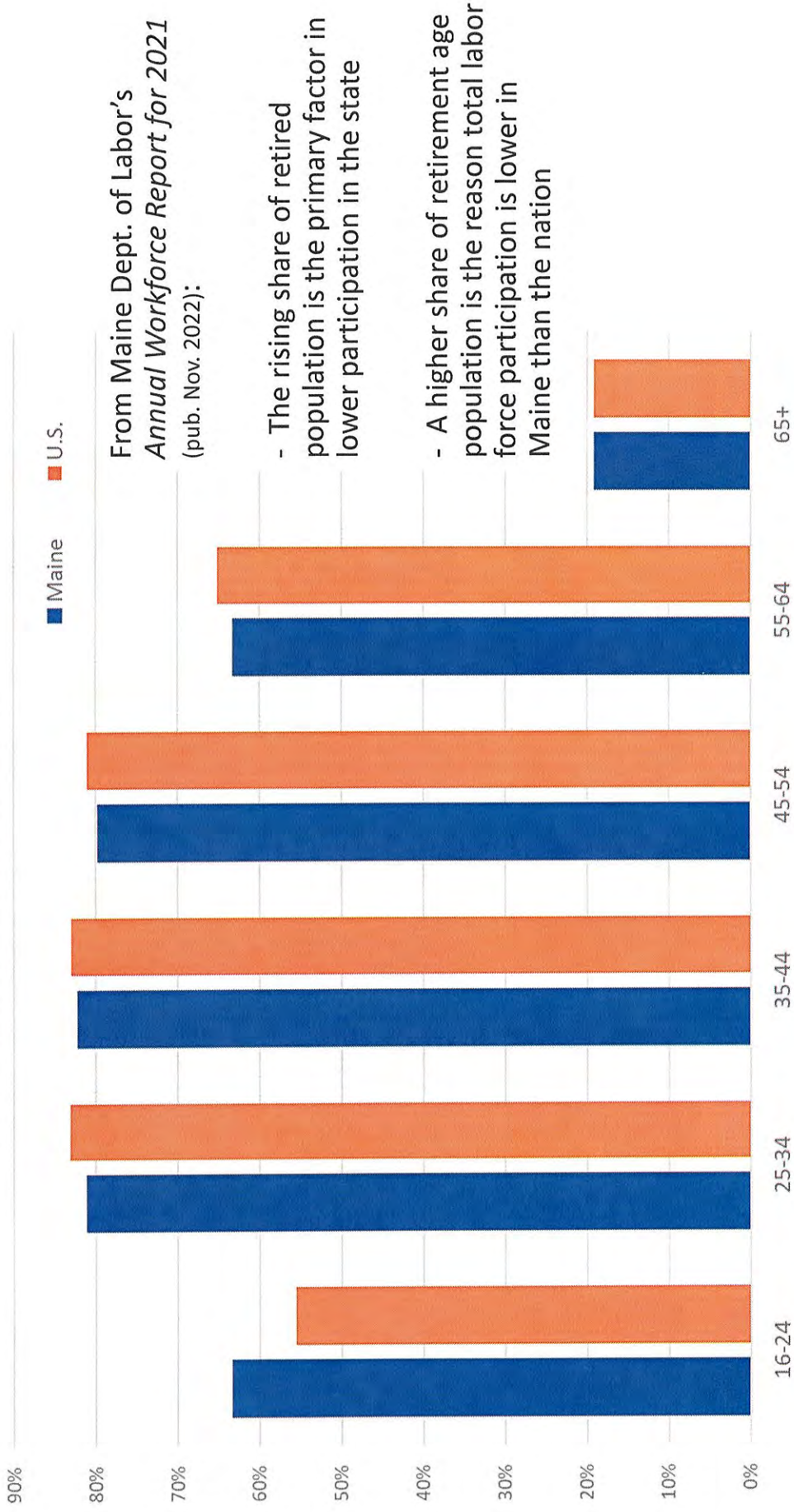
# Maine Civilian Labor Force



# Midcoast Region Civilian Labor Force



## 2022 Labor Force Participation Rate





Maine's 2.7% unemployment rate in September 2023 was close to recent record lows, with the slight rise coming from an increase in labor force participation, and was below the U.S. rate of 3.8%

**County Rates** (not seasonally adjusted)

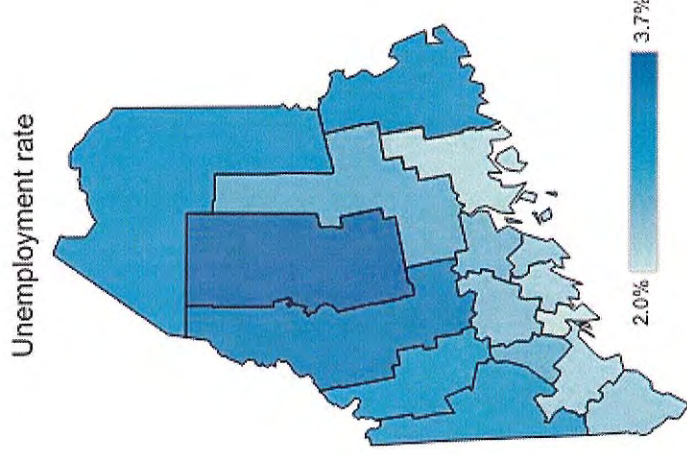
September, 2023

- Table
- Graph

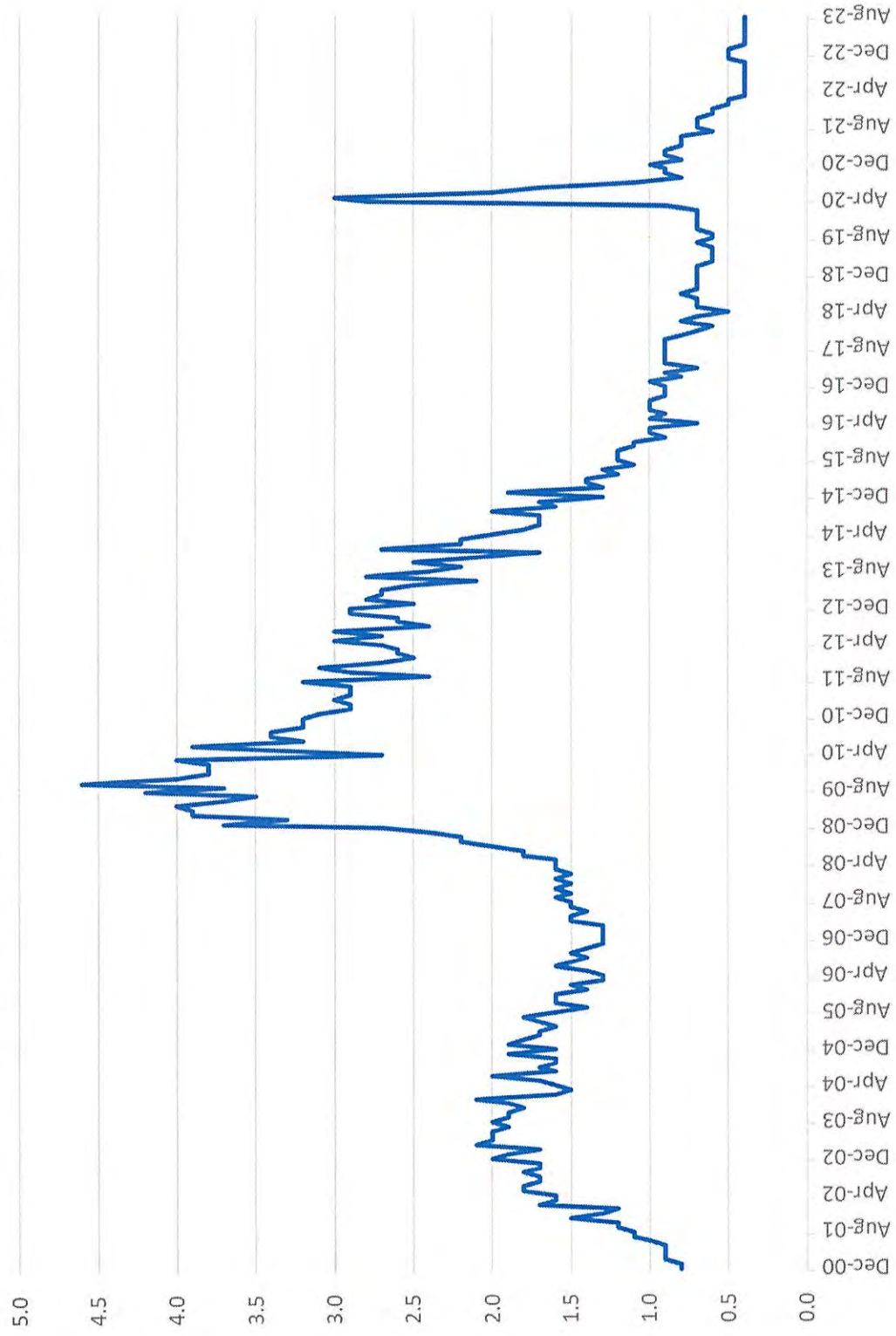
**Map/Graph Display**

- Unemployment rate
- One-year change

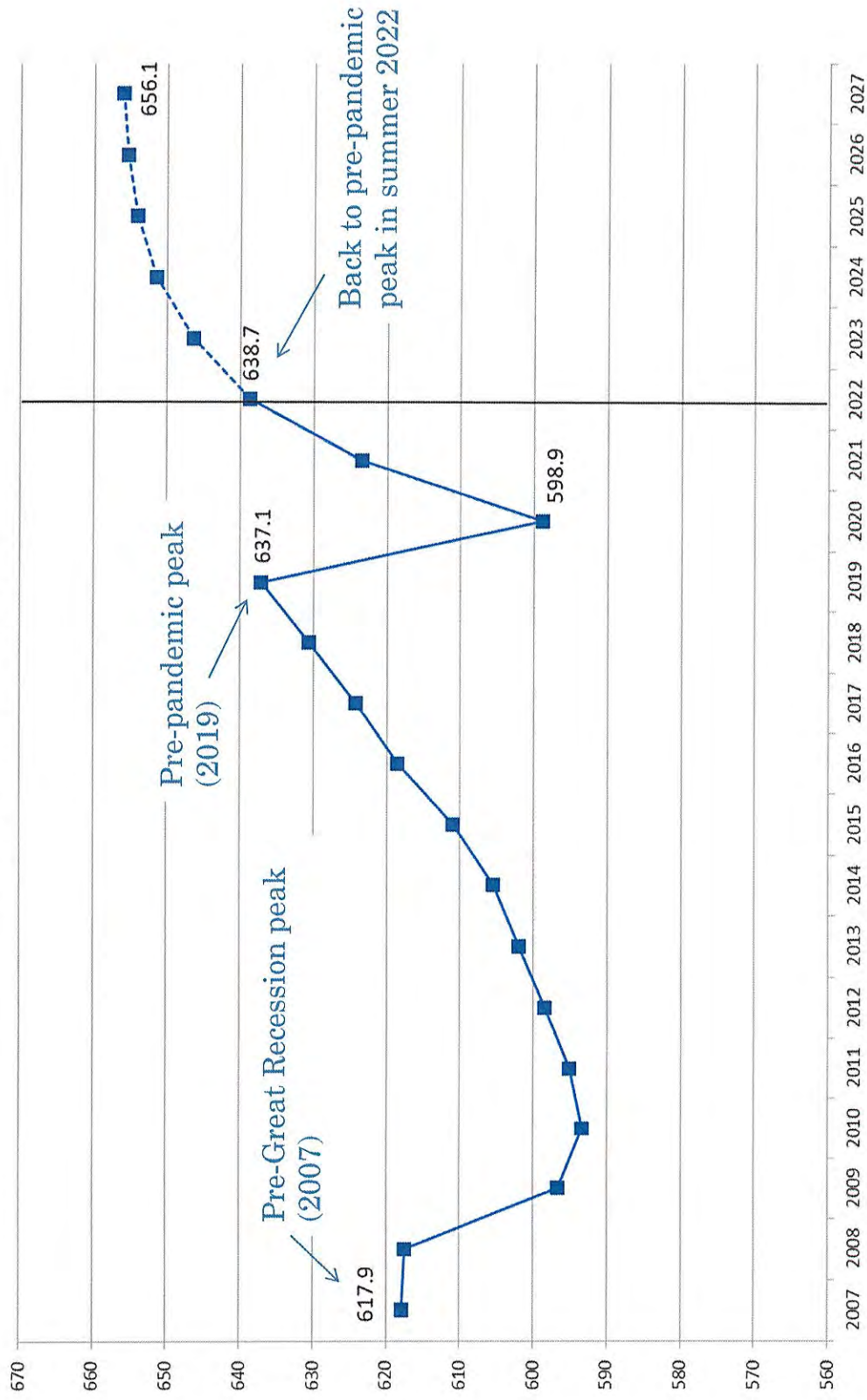
County	Rate	Year ago	One-yr change
Maine	2.5%	2.4%	0.1 ↑
Androscoggin	2.6%	2.6%	0.0 -
Aroostook	3.0%	3.0%	0.0 -
Cumberland	2.2%	2.2%	0.0 -
Franklin	2.9%	2.9%	0.0 -
Hancock	2.1%	2.2%	-0.1 ↓
Kennebec	2.4%	2.4%	0.0 -
Knox	2.3%	2.4%	-0.1 ↓
Lincoln	2.2%	2.2%	0.0 -
Oxford	2.9%	2.8%	0.1 ↑
Penobscot	2.6%	2.6%	0.0 -
Piscataquis	3.7%	3.1%	0.6 ↑
Sagadahoc	2.0%	2.1%	-0.1 ↓
Somerset	3.4%	3.3%	0.1 ↑
Waldo	2.5%	2.4%	0.1 ↑
Washington	3.1%	3.1%	0.0 -
York	2.3%	2.1%	0.2 ↑



# Unemployed Persons per Job Opening Ratio - Maine

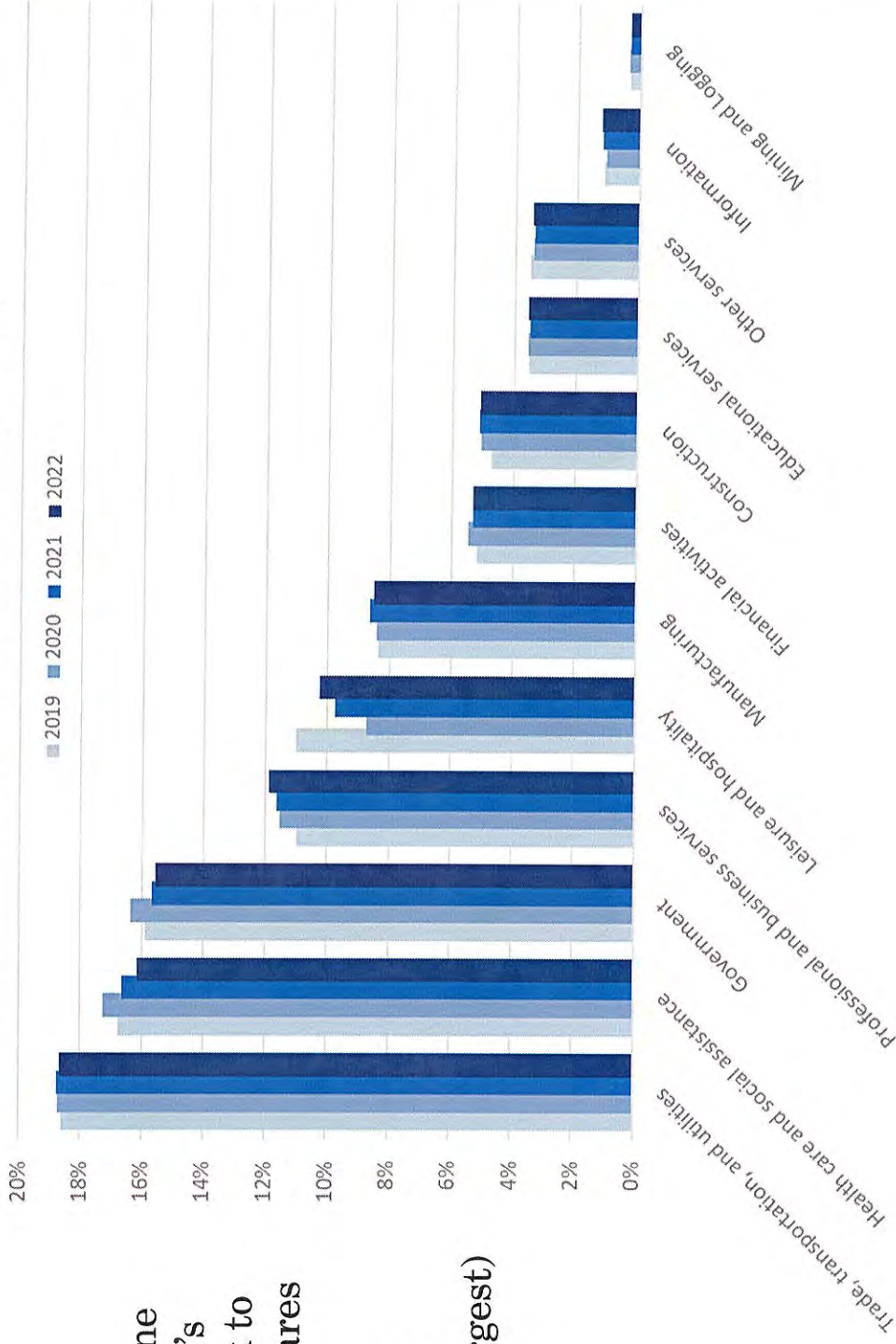


## Total Nonfarm Employment (in thousands) History and CEFC forecast

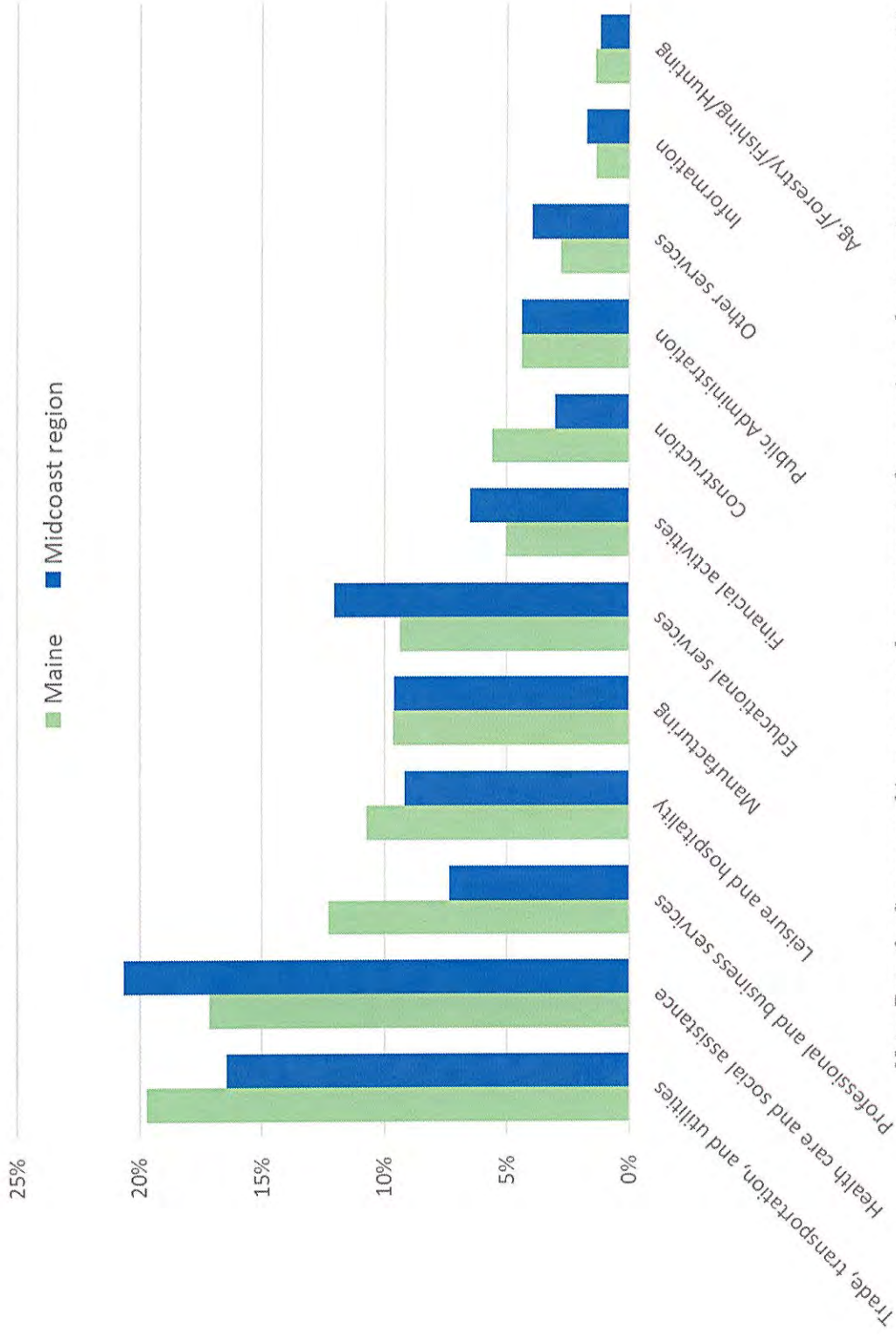


According to the Maine Department of Labor's Employment Outlook to 2030, the relative shares are not expected to change by much (the same sectors are still expected to be the largest)

Share of Maine Nonfarm Employment by Industry

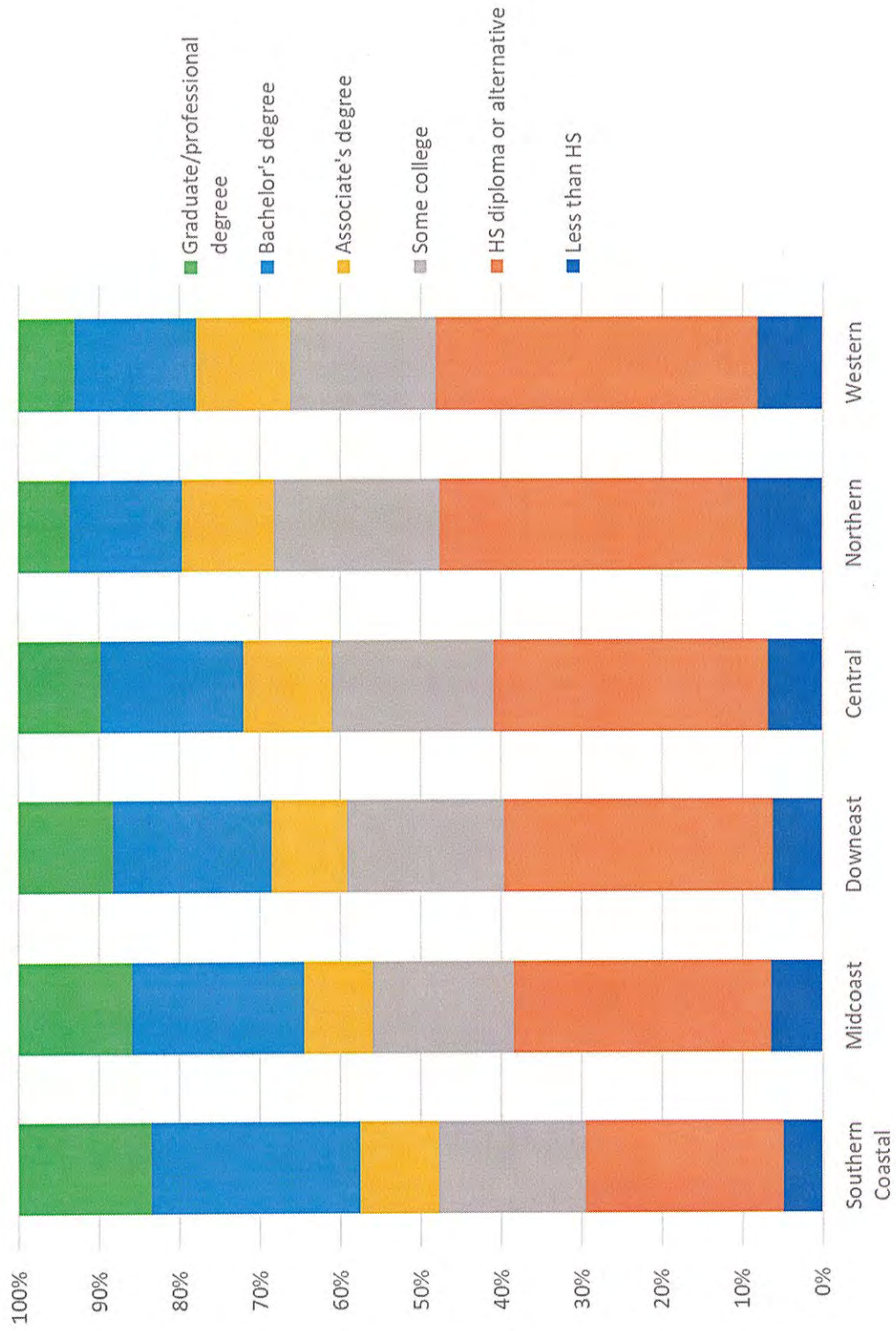


### Share of 2022 Employment by Industry

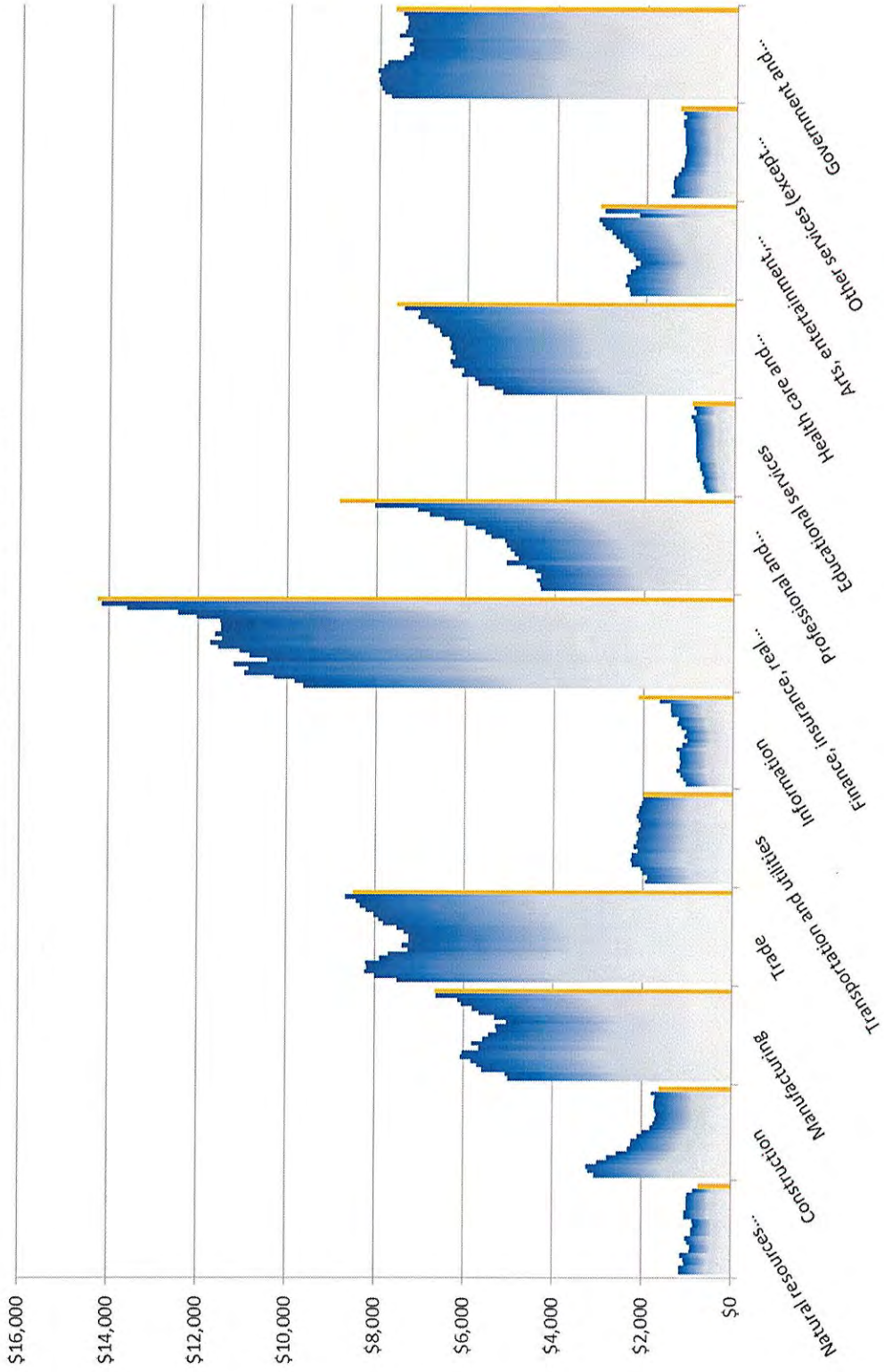


*Note: Data for finance and insurance and management of companies and enterprises are suppressed for Waldo County*

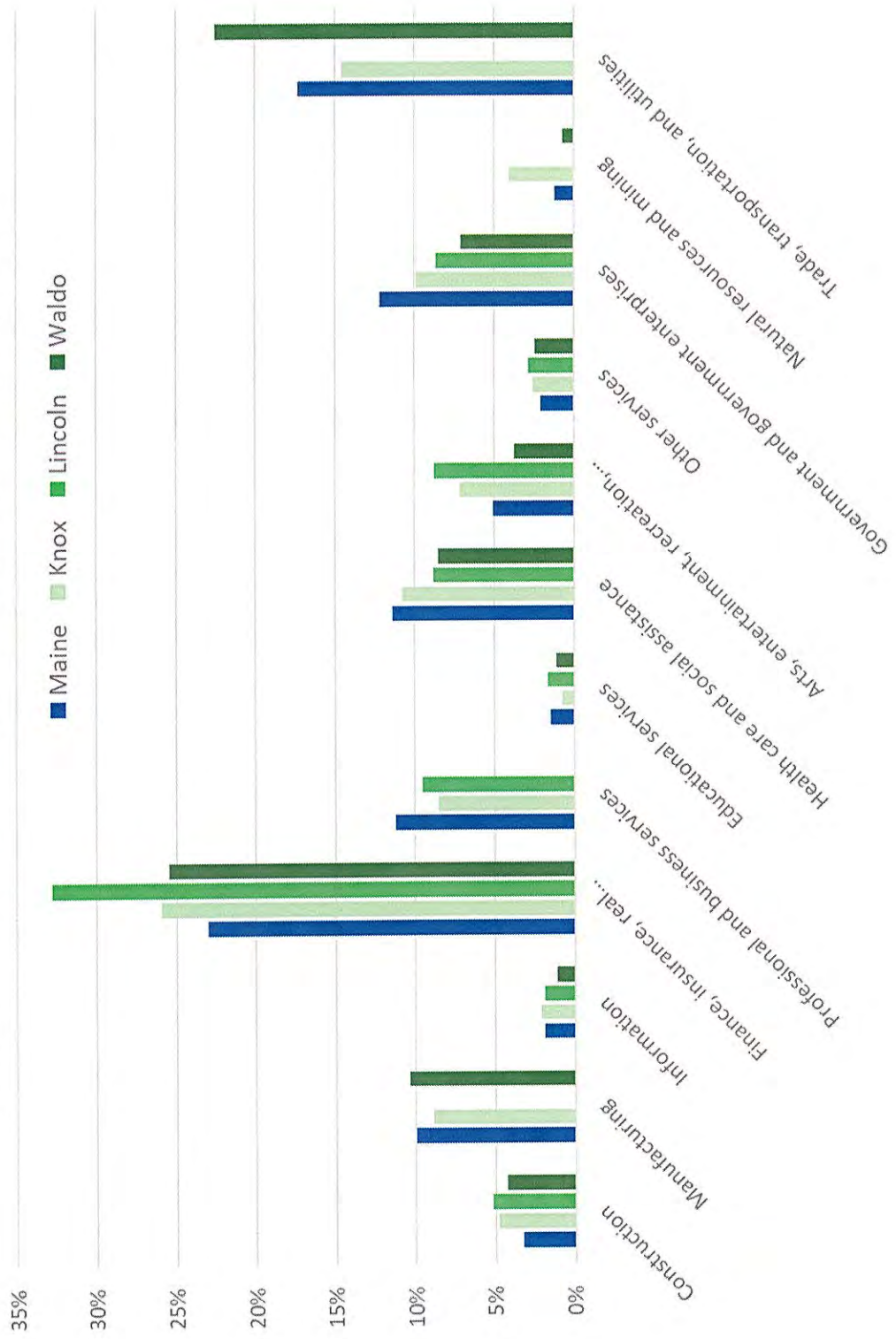
Educational Attainment of Population Age 25+ by Region



## Maine Real GDP by Industry, 2002-2022 (in millions of chained 2012 dollars)



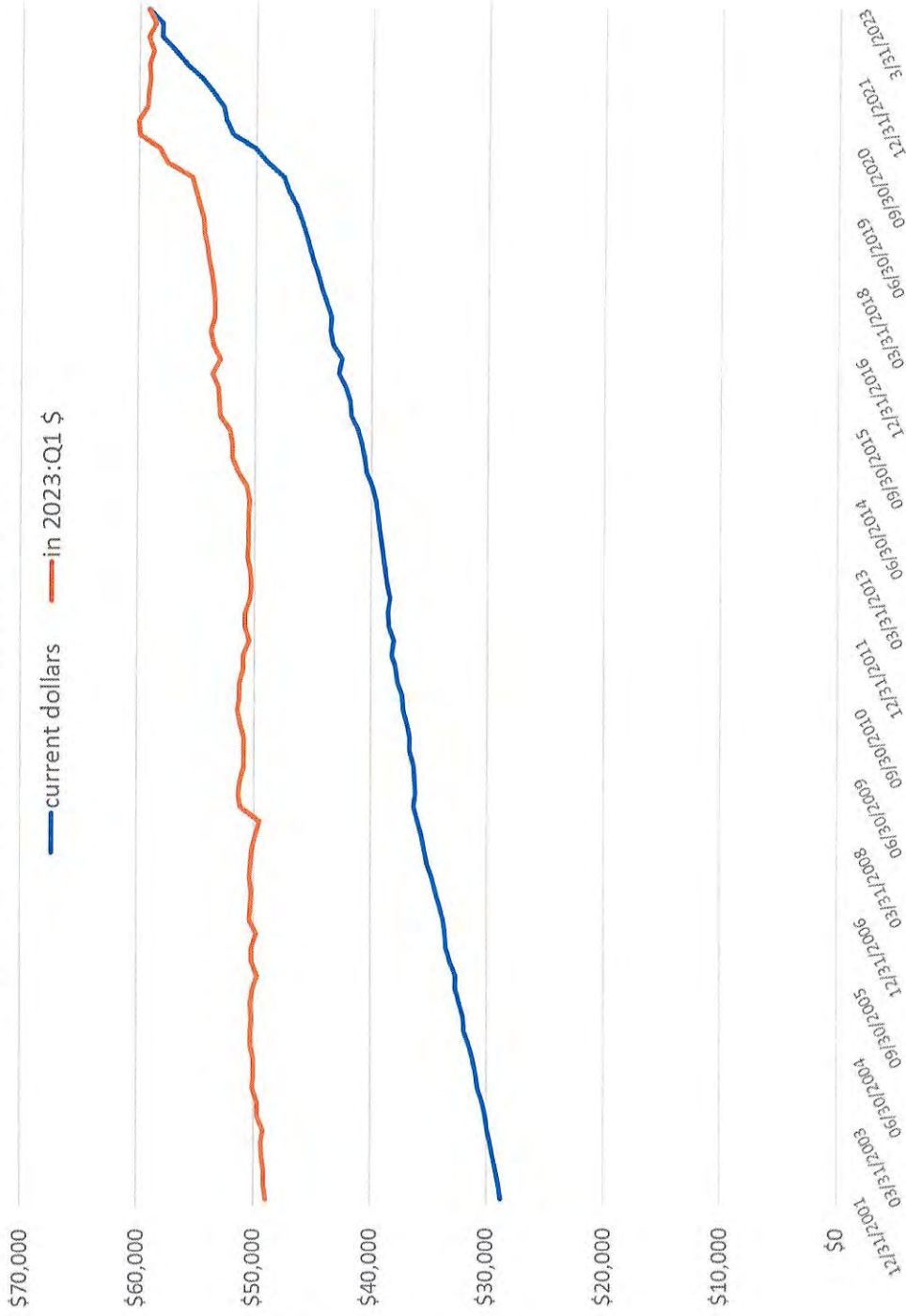
Share of Total Gross Domestic Product by Industry, 2021





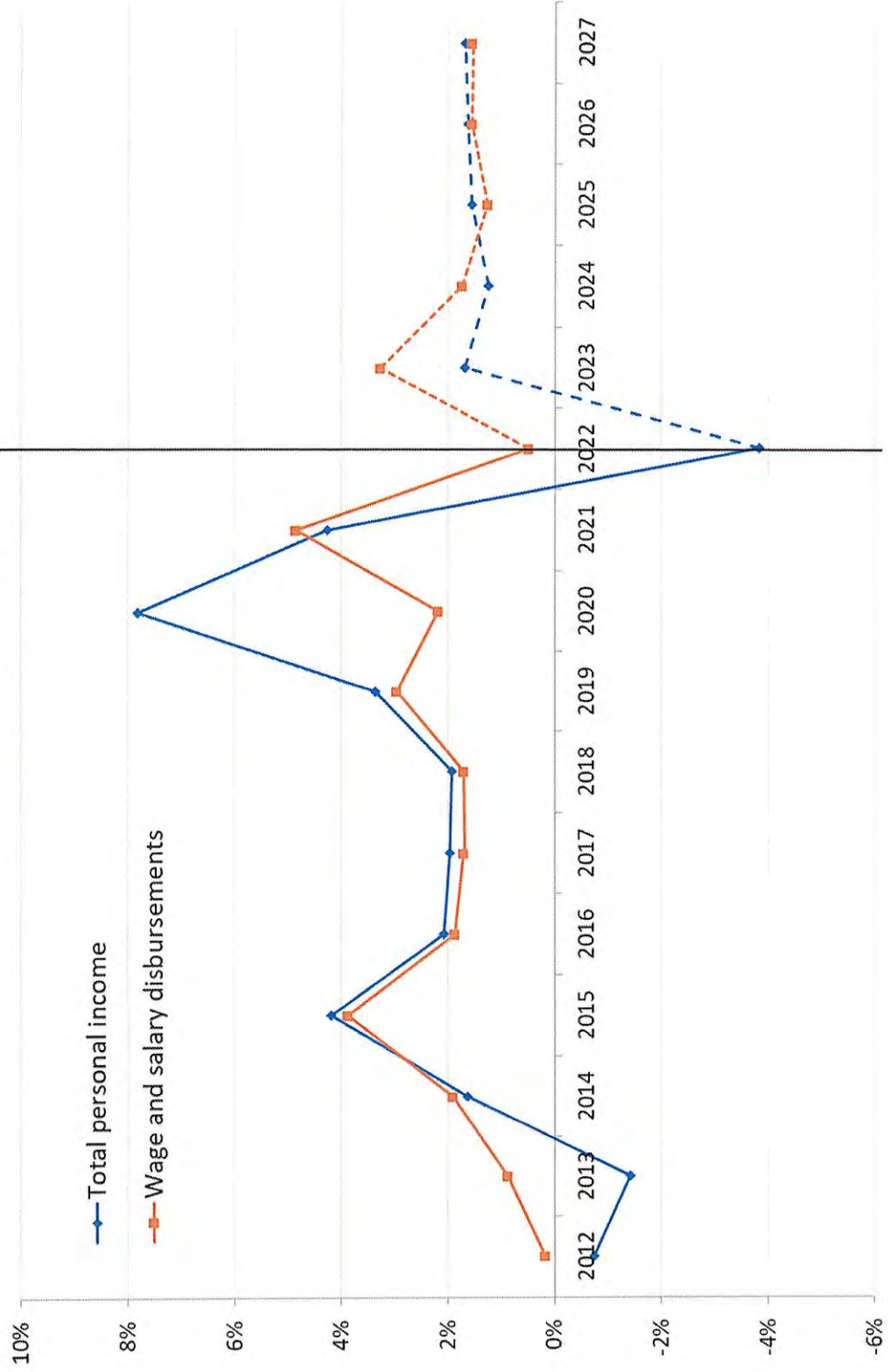
# Wages, Income, and Inflation

## Moving Four Quarter Average Wage Per Job

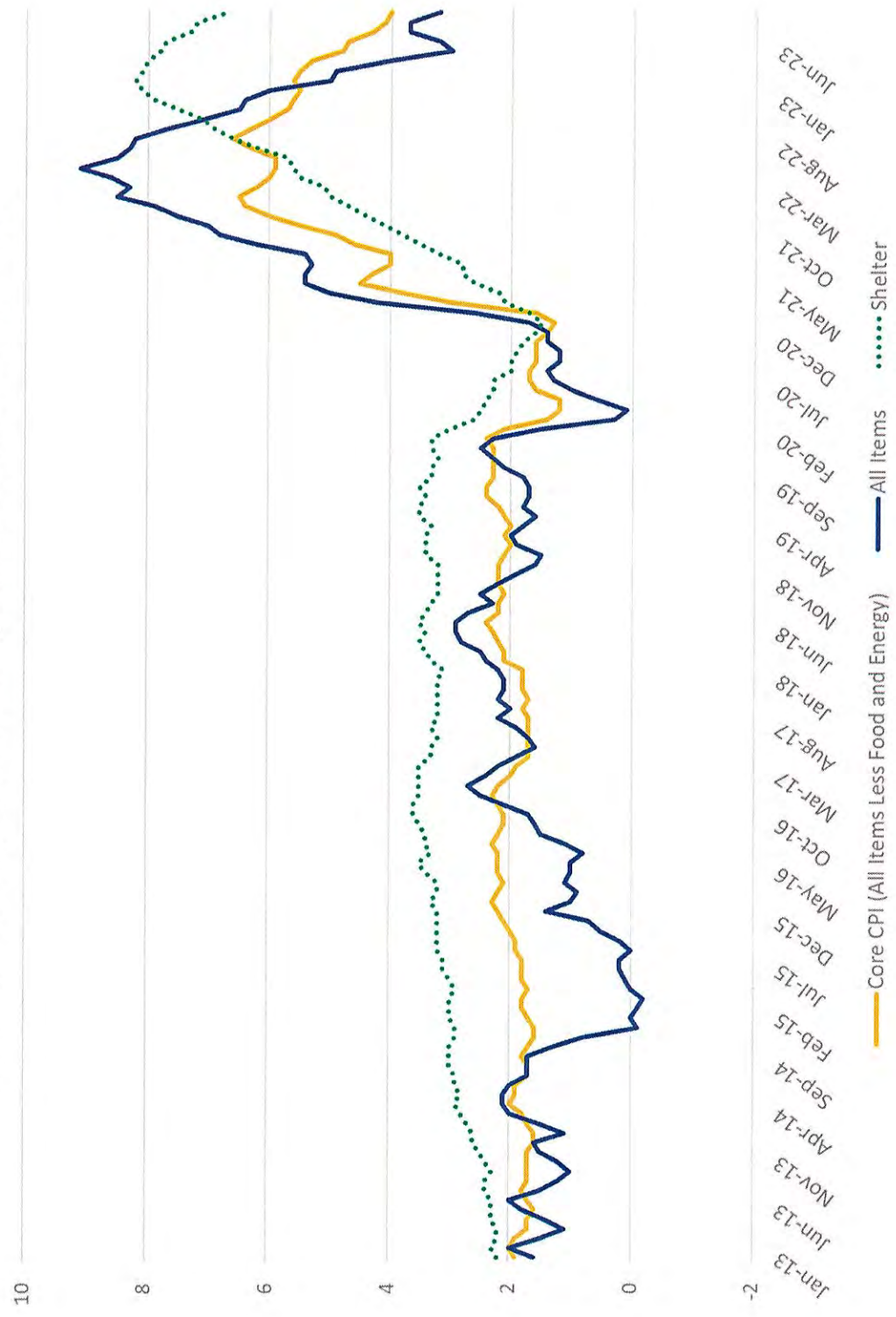


Wages have increased sharply over the past two-plus years, but higher inflation has flattened out recent gains

### Percent Change in Real Personal Income (2022 \$), Maine 2012-2022 and forecast to 2027

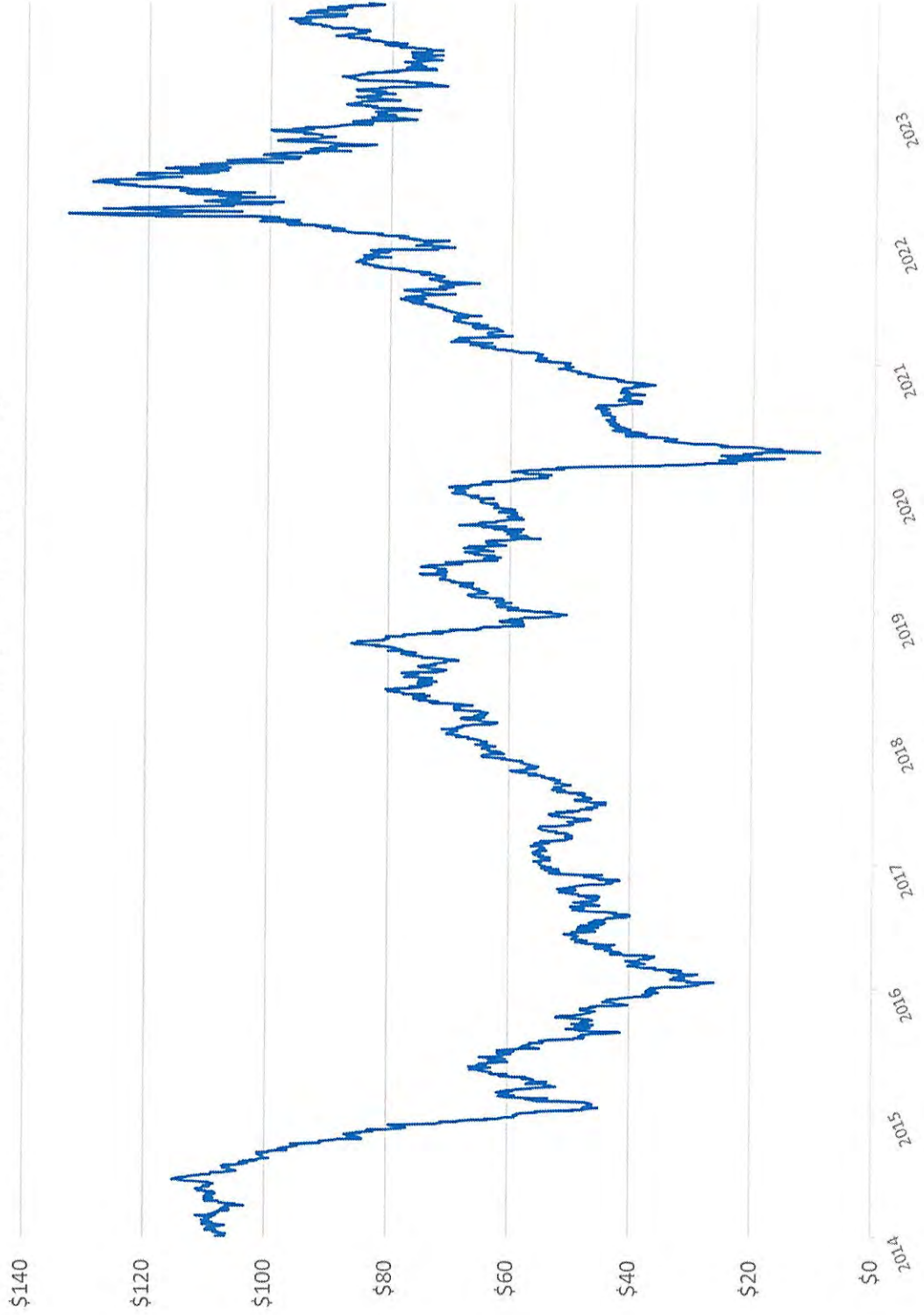


Year-over-year percent change in Consumer Price Index



Source: U.S. Bureau of Labor Statistics (CPI-U, 1982-84=100, not seasonally adjusted)

Daily Europe Brent Spot Price (\$ per barrel)

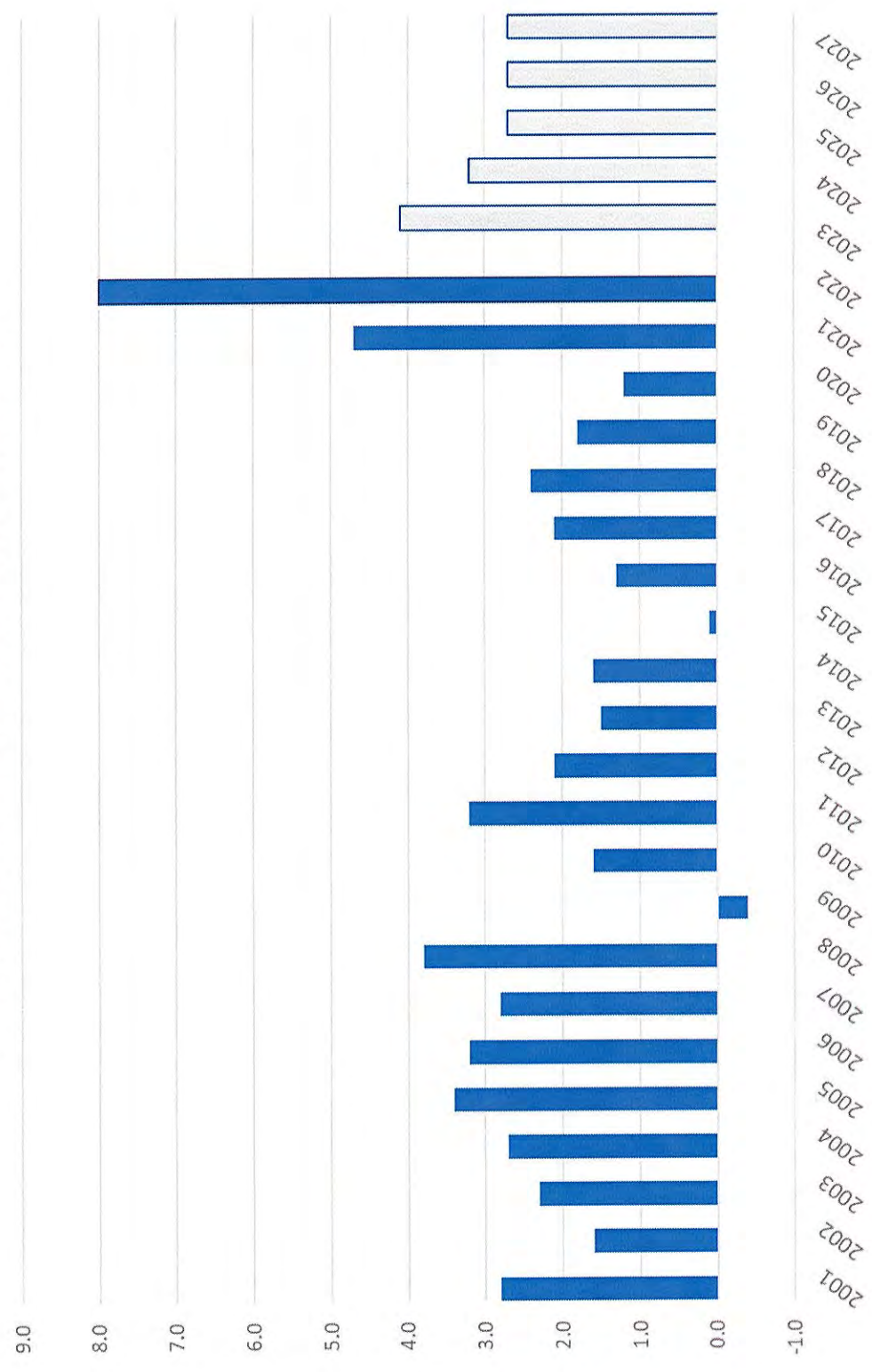


What does  
this mean  
for interest  
rates?

Current target range:  
5.25% to 5.5%

Median projection for 2023 from  
September 2023 Federal Open  
Market Committee statement was  
5.6%, implying another possible  
increase of 25 basis points later this  
year

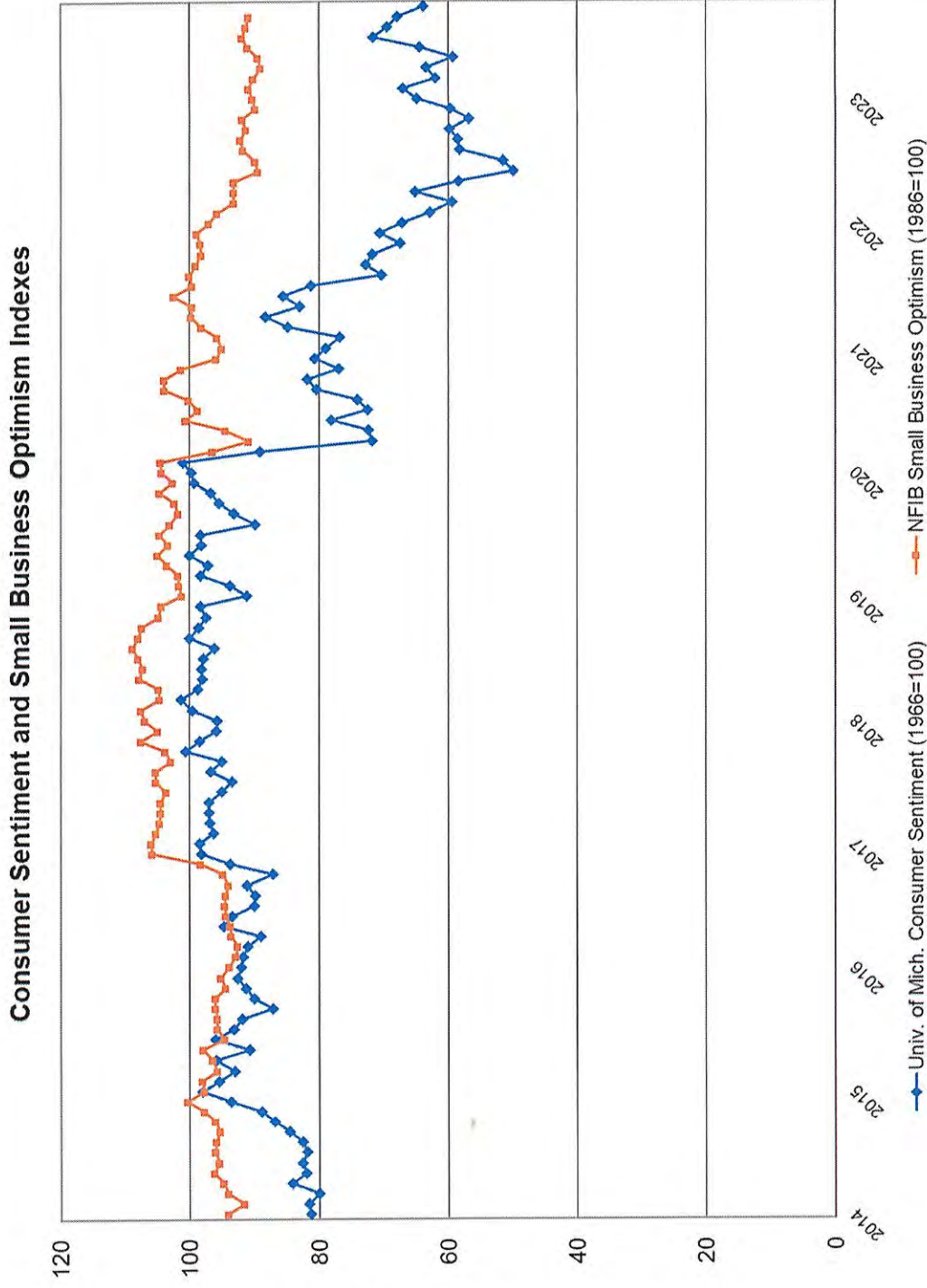
Year-over-year percent change in Consumer Price Index;  
 2001-2022 historical and 2023-2027 forecast



Where might we be going?



Consumer sentiment dipped in October 2023, largely driven by higher-income consumers' concerns about stock markets.



## Select key assumptions from November 2023 CEFC report (emphasis added)

- There is an unequal distribution of supply and demand in the labor market. **Demand for labor is high, supply is low, and unemployment rates are near historic lows in Maine and nationwide.** Workers are experiencing higher wage growth, particularly for lower wage jobs. Some demographic trends, including a **growing share of the population reaching retirement age**, will continue to constrain labor supply. However, the Commission is optimistic that Maine will continue to see **higher in-migration of working-age people** in the coming years that will be more than sufficient to offset retirements in the forecast period despite constraints in the housing market.
- **Large, federally funded infrastructure programs**, including the Bipartisan Infrastructure Law (BIL) and Maine Jobs and Recovery Plan (MJRP), **will lead to significant investments in Maine**, with potential impacts on local job markets. In addition to funds from the MJRP, it is estimated that there will be at least **\$2.5 billion from the BIL** invested in Maine's infrastructure over the next few years, with much of the implementation beginning in 2024.

# Things to keep in mind:

- Housing costs increased sharply as demand far outstripped supply and then interest rate hikes made mortgages more expensive, locking people into existing lower-rate mortgages – this limits availability for ongoing migration and workforce expansion
- Inflation has started slowing, but remains elevated – will the Federal Reserve raise interest rates again?
- Will we see continued migration into Maine? Telework, housing, and dependent care are three key determinants
- Economic uncertainty remains elevated, especially with geopolitical upheaval, the resumption of student loan payments, and ongoing federal budget challenges
- Maine has a robust Budget Stabilization Fund (\$969.5 million – the statutory maximum) and spending from pandemic-era infusion of federal funds (e.g. MJRP, BIL) is still ongoing, which will help Maine weather a potential slowdown

# One more piece of good news:

Maine's outlook  
upgraded from  
'**stable**' to  
'**positive**' in  
recent credit  
rating

Moody's attributed its upgrade of  
Maine to 'positive' because of Maine's  
"continued GDP growth at or above  
the national rate" and Maine's growing  
population and employment rates.

# Contact Information

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Maine State Economist

Department of Administrative and Financial Services

[www.maine.gov/dafs/economist](http://www.maine.gov/dafs/economist)

[amanda.rector@maine.gov](mailto:amanda.rector@maine.gov)

# **Mortgage Deed Recordings 2021-2023**



207-892-6792

1-800-675-1504

FAX 207-892-4031



80 Main Street Gorham Maine 04038

HANCOCK COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - **2023**

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	15	21	17	13	19	30	21	24	19	20	14	27	240
Machias Savings Bank	18	8	13	16	19	23	16	16	16	15	10	14	184
Camden National Bank	10	11	16	8	7	11	10	10	10	14	17	11	135
Bangor Savings Bank	4	4	14	11	17	14	11	18	13	15	10	2	133
Bar Harbor Bank & Trust	10	12	13	5	9	17	13	13	11	11	14	1	129
Maine Savings Federal Credit Union	7	7	11	7	11	12	14	11	18	13	9	0	120
Bar Harbor Savings & Loan Assn.	5	3	7	7	10	13	6	11	1	3	2	5	73
Seaboard Federal Credit Union	3	3	4	6	12	2	8	7	4	4	4	3	60
Rocket Mortgage, LLC	3	3	6	3	6	4	5	3	5	5	5	0	48
USA various agencies	1	3	3	1	5	4	3	3	3	5	2	4	37
United Wholesale Mortgage	4	3	2	1	1	5	3	2	4	0	2	1	28
Franklin Savings Bank	4	1	1	3	0	2	1	3	0	2	1	2	20
Navy Federal Credit Union	1	0	0	0	0	2	2	1	3	2	3	2	16
TD Bank, N.A.	1	4	2	0	1	1	2	2	0	0	2	1	16
University Credit Union	0	0	0	1	2	0	0	1	2	1	4	2	13
Katahdin Trust Company	1	2	0	0	0	1	2	1	2	0	0	0	9
Wells Fargo, N.A.	0	0	2	0	0	0	0	1	1	2	3	0	9
Bank of America, N.A.	0	0	1	1	1	1	1	0	1	1	0	1	8

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Key Bank, N.A.	0	0	1	0	1	4	0	1	1	0	0	0	8
CUSO Home Lending	1	2	0	0	0	0	0	1	1	2	0	0	7
JP Morgan Chase Bank, N.A.	1	0	0	1	0	0	1	1	0	1	1	1	7
USAA Federal Savings Bank	0	0	0	0	0	1	1	2	0	0	1	1	6
Firsttrust Bank	1	0	1	0	0	0	0	0	0	0	0	0	2
MONTHLY TOTALS	90	87	114	84	121	147	120	132	115	116	104	78	1308



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**KNOX COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2023**

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	24	10	18	25	19	24	22	34	22	25	23	23	269
Camden National Bank	13	22	15	17	8	13	27	12	9	13	12	9	170
Bangor Savings Bank	12	10	13	8	12	19	15	14	10	7	8	9	137
Rockland Savings Bank, FSB	3	1	1	3	6	6	4	5	8	4	0	1	42
Machias Savings Bank	3	1	1	2	1	1	4	9	7	2	2	7	40
TD Bank, N.A.	4	3	2	3	9	3	7	2	0	2	0	1	36
Midcoast Federal Credit Union	1	0	1	5	3	2	9	3	4	4	1	2	35
Rocket Mortgage, LLC	1	2	3	2	4	3	4	2	3	3	0	0	27
Five County Credit Union	1	2	1	0	4	1	0	3	2	2	1	1	18
Bank of America, N.A.	0	0	1	0	1	1	6	2	0	1	0	0	12
Bar Harbor Bank & Trust	1	0	1	0	0	1	1	2	1	3	1	1	12
Key Bank, N.A.	1	1	0	0	0	0	1	0	1	1	0	1	6
Wells Fargo Bank, N.A.	1	1	0	0	0	1	0	2	0	1	0	0	6
Guild Mortgage	0	0	0	1	2	1	0	0	0	0	1	0	5
Nationstar Mortgage, LLC	0	0	0	1	0	1	0	1	2	0	0	0	5
JP Morgan Chase Bank, N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
CMG Mortgage	0	0	0	4	2	4	2	0	0	2	4	3	
<b>MONTHLY TOTALS</b>	<b>65</b>	<b>53</b>	<b>57</b>	<b>71</b>	<b>71</b>	<b>81</b>	<b>102</b>	<b>91</b>	<b>69</b>	<b>70</b>	<b>53</b>	<b>58</b>	<b>841</b>

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1-800-675-1504

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LINCOLN COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2023

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	18	17	23	18	19	25	13	22	21	25	23	17	241
Camden National Bank	9	4	9	6	11	9	9	13	5	10	6	6	97
Bangor Savings Bank	8	0	6	4	3	6	9	5	10	6	10	10	77
Bath Savings Institution	5	0	5	4	6	5	9	10	7	7	6	1	65
First Fed'l Savings & Loan Assn. Of Bath	4	4	6	5	7	8	2	5	7	6	2	4	60
Kennebec Savings Bank	5	3	0	2	9	4	3	3	3	2	3	4	41
Midcoast Federal Credit Union	2	0	4	1	8	3	1	4	2	7	3	1	36
Guild Mortgage	0	0	0	1	3	2	2	6	3	1	3	2	23
Rocket Mortgage, LLC	1	1	1	3	1	0	1	3	3	5	2	0	21
USA - Various Agencies	1	2	3	1	1	3	3	0	3	1	3	0	21
CMG Mortgage	0	0	0	6	2	2	0	1	2	0	2	0	15
Fairway Independent Mortgage Corporation	0	1	0	1	2	1	2	1	2	2	2	0	14
United Wholesale Mortgage	0	0	0	0	2	3	1	3	1	1	1	0	12
Bank of America, N.A.	1	1	2	0	0	0	0	0	0	1	2	1	8
Five County Credit Union	0	0	0	1	1	1	0	0	1	0	1	2	7
TD Bank, N.A.	1	0	0	2	0	0	1	0	1	2	0	0	7
Key Bank, National Association	0	0	0	2	0	0	1	0	1	0	1	1	6
Wells Fargo Bank, N.A.	0	0	0	0	0	0	0	1	0	0	0	0	1
MONTHLY TOTALS	55	33	59	57	75	72	57	77	72	76	70	49	752

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80 Main Street Gorham Maine 04038

2023

PENOBSCOT COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	36	26	36	57	42	52	66	70	47	54	44	39	569
Maine Savings Federal Credit Union	16	10	18	19	25	25	24	28	26	34	14	20	259
First National Bank	11	15	15	19	17	27	22	19	17	20	17	9	208
Machias Savings Bank	7	16	10	10	16	18	26	22	23	15	17	18	198
United States of America	14	10	13	7	13	17	18	18	18	13	18	13	172
Camden National Bank	16	10	22	11	11	20	10	19	14	13	13	4	163
Rocket Mortgage, LLC	11	7	15	9	13	12	14	12	12	23	11	11	150
University Credit Union	8	4	11	9	13	10	10	16	12	13	12	7	125
Acadia Federal Credit Union	7	6	9	11	5	10	8	14	7	14	10	8	109
Lincoln Maine Federal Credit Union	9	5	5	4	10	5	11	10	7	18	10	10	104
Katahdin Trust Company	6	11	3	8	9	8	11	7	10	11	7	8	99
Bangor Federal Credit Union	5	3	8	6	11	7	9	5	10	8	1	5	78
Katahdin Federal Credit Union	8	8	5	5	9	2	6	5	10	6	7	5	76
CMG Mortgage	0	0	0	10	10	12	9	5	12	5	4	0	67
TD Bank, N.A.	9	7	5	4	7	4	4	4	4	10	5	1	64
United Wholesale Mortgage	3	7	3	4	5	7	4	8	6	3	6	7	63
Sebasticook Valley Federal Credit Union	4	0	5	2	6	9	3	7	6	9	7	3	61

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Keybank, N.A.	4	1	5	3	10	4	1	4	7	7	7	2	55
Mortgage Research Center	6	1	6	2	2	2	5	8	4	6	6	6	54
Bar Harbor Bank & Trust	7	1	4	2	12	5	0	3	4	4	0	8	50
CUSO Home Lending	3	2	1	4	5	3	4	6	3	3	4	5	43
Fairway Independent Mortgage Corporation	4	3	3	4	3	4	2	1	2	2	2	1	31
Skowhegan Savings Bank	0	2	4	0	2	4	5	7	2	1	2	2	31
Loandepot.com, LLC	0	2	0	6	2	5	3	3	2	0	4	1	28
Maine Highlands Federal Credit Union	1	1	1	2	2	5	1	4	1	5	2	0	25
Brewer Federal Credit Union	0	3	1	0	2	1	3	5	3	2	3	1	24
USAA	1	0	2	0	0	3	5	3	1	3	1	1	20
Nationstar Mortgage, LLC	1	3	0	1	2	1	1	0	3	1	3	2	18
Eastmill Federal Credit Union	1	2	2	1	0	0	3	4	1	1	2	0	17
Empeople fka Infinity Federal Credit Union	3	2	3	0	4	0	0	0	0	0	1	1	14
Navy Federal Credit Union	1	0	2	2	2	1	1	3	1	0	0	1	14
Bank of America, N.A.	0	0	1	2	2	1	0	1	2	1	1	1	12
Maine State Credit Union	2	0	0	1	0	0	1	1	0	1	1	2	9
Primary Residential Mortgage Inc	1	0	2	0	0	0	1	2	1	0	2	0	9
JP Morgan Chase Bank, N.A.	1	0	0	0	0	0	1	2	2	1	0	1	8
Wells Fargo Bank, N.A.	0	1	0	0	1	1	0	2	1	1	0	0	7
Citizens Bank	0	1	0	1	0	2	1	0	0	0	0	0	5
Maine State Housing Authority	1	1	0	1	1	0	1	0	0	0	0	0	5
MaineStream Finance	0	0	0	0	0	0	0	0	2	2	0	0	4
Down East Federal Credit Union	0	0	0	0	0	0	0	0	0	0	2	0	2
Mortgage Network Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0
Penobscot County Federal Credit Union	0	0	0	0	0	0	0	0	0	0	0	0	0
Guild Mortgage	0	0	0	2	4	7	5	5	3	7	3	1	1

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
MONTHLY TOTALS	207	171	220	229	278	294	299	333	286	317	249	204	3087

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80 Main Street Gorham Maine 04038

WALDO COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT **2023**

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	9	11	7	10	17	12	15	16	12	19	8	14	150
Camden National Bank	15	5	11	5	9	11	17	15	21	11	17	9	146
First National Bank	11	6	2	4	13	0	9	13	10	9	5	11	93
Rocket Mortgage, LLC	2	2	2	1	3	2	2	6	4	3	4	3	34
Kennebec Savings Bank	2	1	4	3	1	0	4	3	0	3	5	2	28
Fairway Independent Mortgage Corporation	3	2	0	3	2	0	2	5	1	1	6	2	27
CMG Mortgage	0	0	0	1	1	1	10	2	2	6	2	1	26
Maine Savings Federal Credit Union	0	1	2	1	1	1	8	2	0	4	4	2	26
USA - Various Agencies	3	5	3	3	0	4	1	3	0	1	0	0	23
Maine State Credit Union	2	0	0	0	0	2	2	7	0	3	2	4	22
United Wholesale	2	3	1	1	2	4	0	1	1	0	3	1	19
Machias Savings Bank	1	2	0	0	2	4	0	2	3	0	2	2	18
TD Bank, N.A.	1	1	2	0	1	2	1	0	0	3	6	1	18
KSW Federal Credit Union	1	2	0	0	3	0	1	2	2	2	1	0	14
Seaboard Federal Credit Union	1	0	1	0	2	1	3	1	2	0	0	3	14
Mortgage Research Center	0	3	1	0	1	0	1	0	2	1	2	1	12
Veterans United Home Loans	0	3	1	0	1	0	1	0	2	1	2	1	12
Sebastiack Valley Federal Credit Union	0	1	0	1	0	1	1	1	2	1	2	0	10

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bar Harbor Bank & Trust	1	0	1	1	1	1	1	1	0	0	1	0	8
Katahdin Trust Company	0	1	1	1	1	0	2	0	0	2	0	0	8
Key Bank, N.A.	2	0	0	0	0	0	1	0	1	2	2	0	8
Guild Mortgage	0	0	0	0	1	0	1	4	0	0	1	0	7
Skowhegan Savings Bank	0	1	2	0	0	0	0	0	1	0	1	2	7
Downeast Credit Union	1	0	0	1	0	0	0	1	0	1	0	2	6
University Credit Union	0	0	0	2	0	0	2	1	0	0	0	1	6
Bank of America, N.A.	1	1	0	0	0	1	0	0	0	1	0	0	4
CUSO Home Lending	1	0	0	0	0	1	0	0	0	0	2	0	4
Nationstar Mortgage LLC	0	0	0	0	1	0	0	1	1	1	0	0	4
USAA Federal Savings Bank	0	1	0	1	0	0	0	0	0	0	0	0	2
Primary Residential Mortgage Inc	0	0	1	0	0	0	0	0	0	0	0	0	1
Mortgage Network Inc	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>MONTHLY TOTALS</b>	<b>59</b>	<b>52</b>	<b>42</b>	<b>39</b>	<b>63</b>	<b>48</b>	<b>85</b>	<b>87</b>	<b>67</b>	<b>75</b>	<b>78</b>	<b>62</b>	<b>757</b>

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80 Main Street Gorham Maine 04038

2023

WASHINGTON COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Machias Savings Bank	16	22	20	16	18	31	30	18	26	17	23	6	243
First National Bank	3	4	3	8	10	10	12	8	4	12	9	14	97
Bangor Savings Bank	0	3	5	8	7	4	8	8	7	8	4	3	65
Rocket Mortgage, LLC	4	3	5	3	3	3	5	3	6	4	5	1	45
Camden National Bank	1	3	6	4	5	1	3	5	5	4	4	1	42
Bar Harbor Bank & Trust	3	0	4	7	3	3	3	1	2	3	4	5	38
Downeast Credit Union	2	4	3	2	1	2	2	3	2	1	2	3	27
Maine Savings Federal Credit Union	0	0	1	0	0	1	2	5	3	1	4	2	19
Veterans United Home Loans	0	2	0	5	1	2	0	1	1	0	1	0	13
United Wholesale	0	0	1	0	0	2	0	4	2	2	0	1	12
USA - Various Agencies	2	0	2	0	0	3	1	0	2	1	0	1	12
CMG Mortgage	0	0	0	0	0	0	4	1	2	0	0	0	7
Wells Fargo Bank, N.A.	0	1	0	1	0	0	0	1	1	1	2	0	7
TD Bank, N.A.	2	1	0	2	1	0	0	0	0	0	0	0	6
Navy Federal Credit Union	0	0	0	0	0	0	1	0	0	0	3	1	5
University Credit Union	0	2	1	0	1	0	1	0	0	0	0	0	5
Guild Mortgage	0	0	0	0	0	0	1	0	0	0	0	0	1
Maine State Housing Authority	0	0	0	0	0	0	1	0	0	0	0	0	1



Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
USAA Federal Savings Bank	0	0	0	1	0	0	0	0	0	0	0	0	1
<b>MONTHLY TOTALS</b>	33	45	51	57	50	62	74	58	63	54	61	38	646



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HANCOCK COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	31	27	30	21	45	36	12	41	24	32	34	22	355
Machias Savings Bank	24	18	21	31	13	29	21	16	19	21	21	18	252
Bangor Savings Bank	20	19	18	27	18	23	19	17	15	25	15	21	237
Camden National Bank	19	11	24	16	23	30	13	17	25	16	17	11	222
Bar Harbor Bank & Trust	21	13	17	17	17	32	17	13	13	10	16	9	195
Maine Savings Federal Credit Union	11	14	9	17	21	14	15	17	22	12	18	10	180
Bar Harbor Savings & Loan Assn.	7	7	6	10	8	12	6	15	7	8	13	9	108
Seaboard Federal Credit Union	7	7	11	10	7	10	14	7	3	10	9	9	104
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	19	10	4	6	7	9	5	4	9	5	3	5	86
USA various agencies	5	2	4	4	5	3	6	3	9	5	2	3	51
Franklin Savings Bank	1	3	4	4	5	0	5	1	4	4	3	1	35
United Wholesale Mortgage	1	1	0	1	3	4	4	7	2	5	4	1	33
TD Bank, N.A.	8	1	2	2	1	4	5	2	0	1	3	3	32
CUSO Home Lending	5	5	7	3	1	1	1	0	2	0	1	1	27
Firsttrust Bank	7	1	4	2	4	2	1	0	0	3	0	0	24
Bank of America, N.A.	0	2	2	0	2	3	2	0	3	1	1	2	18
Key Bank, N.A.	5	2	3	0	1	1	0	1	1	1	0	3	18
University Credit Union	1	1	2	1	2	2	3	4	2	0	0	0	18
Wells Fargo, N.A.	5	2	0	2	2	1	2	0	0	0	4	0	18
JP Morgan Chase Bank, N.A.	1	4	4	0	1	0	2	2	0	0	1	1	16
Navy Federal Credit Union	0	0	0	2	0	2	2	0	2	1	2	1	12
Katahdin Trust Company	1	1	1	0	2	0	2	0	0	2	1	1	11
USAA Federal Savings Bank	2	0	0	1	0	2	0	1	0	0	0	0	6
MONTHLY TOTALS	201	151	173	177	188	220	157	168	162	162	168	131	2058

17.2%  
12.2%  
11.5%  
10.8%  
9.5%  
8.7%  
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P.O. Box 267, Westbrook, Maine 04098

LINCOLN COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT -2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D	
First National Bank	35	27	25	34	53	36	34	56	31	31	30	17	409	36.5%
Camden National Bank	7	13	15	16	14	18	7	19	14	13	15	8	159	14.2%
Bangor Savings Bank	3	8	7	11	7	14	12	4	9	8	6	5	94	8.4%
Bath Savings Institution	10	4	10	4	11	5	4	12	4	10	2	5	81	7.2%
First Fed'l Savings & Loan Assn. Of Bath	1	8	1	6	7	6	10	5	6	7	9	9	75	6.7%
Kennebec Savings Bank	4	1	7	7	7	5	3	11	3	5	6	3	62	5.5%
Rocket Mortgage, LLC	11	6	7	5	6	7	4	7	2	2	3	1	61	5.4%
Midcoast Federal Credit Union	4	6	4	6	4	5	3	5	7	1	2	0	47	4.2%
Fairway Independent Mortgage Corporation	1	5	2	7	1	1	4	2	1	0	1	3	28	2.5%
USA - Various Agencies	2	1	3	4	1	2	3	3	3	1	1	0	24	2.1%
TD Bank, N.A.	1	0	3	0	4	2	2	0	1	1	3	0	17	1.5%
United Wholesale Mortgage	4	0	0	1	1	3	2	2	1	1	1	0	16	1.4%
Five County Credit Union	3	0	0	3	2	1	4	0	1	0	0	1	15	1.3%
Key Bank, National Association	0	4	1	2	0	1	1	0	0	0	2	1	12	1.1%
Wells Fargo Bank, N.A.	1	3	1	1	2	1	0	0	0	1	0	1	11	1.0%
Bank of America, N.A.	0	2	1	2	0	0	0	2	1	1	1	0	10	0.9%
MONTHLY TOTALS	87	88	87	109	120	107	93	128	84	82	82	54	1121	



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PENOBSCOT COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	60	60	78	102	86	88	96	99	64	71	56	35	895
Maine Savings Federal Credit Union	16	18	34	20	49	40	47	44	34	32	11	17	362
First National Bank	24	18	46	20	27	32	16	34	26	21	26	14	304
Camden National Bank	22	13	27	22	26	22	24	24	28	23	23	18	272
Machias Savings Bank	13	10	17	25	24	28	21	24	26	13	20	25	246
Rocket Mortgage, LLC	24	25	18	27	17	20	15	20	21	19	22	12	240
United States of America	26	21	14	12	18	13	13	20	6	11	7	14	175
University Credit Union	19	10	13	4	16	22	17	18	12	8	10	8	157
Katahdin Trust Company	5	8	17	12	16	14	12	11	9	11	4	8	127
Acadia Federal Credit Union	7	4	13	9	10	10	18	8	6	16	14	9	124
Lincoln Maine Federal Credit Union	11	6	13	6	10	10	9	14	14	12	6	8	119
Keybank, N.A.	19	12	7	10	12	11	8	6	9	6	11	6	117
TD Bank, N.A.	9	10	3	5	6	9	13	9	11	4	10	8	97
Bangor Federal Credit Union	5	6	7	5	11	17	10	6	5	11	5	7	95
Katahdin Federal Credit Union	8	6	2	7	9	9	4	5	7	9	8	2	76
Mortgage Research Center	7	2	4	9	5	11	6	11	6	5	4	4	74
Bar Harbor Bank & Trust	6	5	8	5	1	7	6	7	3	2	8	7	65
United Wholesale Mortgage	3	4	2	2	5	5	6	11	6	6	6	6	62
Sebastiack Valley Federal Credit Union	2	2	2	6	11	9	2	5	5	7	5	4	60
Infinity Federal Credit Union	9	3	0	0	8	3	7	8	6	5	8	1	58

21.1%  
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1.4%

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
CUSO Home Lending	13	7	8	9	5	1	2	3	3	0	2	1	54
Loandepot.com, LLC	10	8	3	12	4	2	1	1	6	5	1	0	53
Maine Highlands Federal Credit Union	4	1	1	1	6	3	6	7	2	7	5	1	44
Fairway Independent Mortgage Corporation	6	2	1	0	0	3	5	4	4	8	4	6	43
Nationstar Mortgage, LLC	8	4	4	2	6	2	2	1	5	0	2	1	37
Brewer Federal Credit Union	2	1	1	2	4	3	1	9	5	3	1	0	32
Navy Federal Credit Union	3	4	4	1	2	3	2	2	1	4	3	2	31
Wells Fargo Bank, N.A.	5	3	6	5	2	4	1	1	1	1	0	2	31
Mortgage Network Inc.	4	6	6	5	4	2	1	0	0	0	0	0	28
Skowhegan Savings Bank	5	3	3	5	1	6	0	0	1	2	0	2	28
Eastmill Federal Credit Union	2	0	1	1	3	3	3	3	3	2	1	1	23
Primary Residential Mortgage Inc	1	2	1	6	1	2	0	2	3	1	2	0	21
JP Morgan Chase Bank, N.A.	1	3	3	2	1	2	3	0	1	2	0	0	18
Citizens Bank	2	2	2	1	2	2	1	0	4	1	0	0	17
USAA	0	0	2	3	0	1	1	2	1	3	0	0	13
Maine State Credit Union	1	1	3	0	1	1	0	1	0	0	1	1	10
Bank of America, N.A.	1	1	0	0	1	0	1	2	1	0	1	1	9
MaineStream Finance	0	1	0	0	0	0	0	0	0	2	3	0	6
Down East Federal Credit Union	0	0	1	0	0	0	1	0	0	1	0	2	5
Maine State Housing Authority	0	1	0	0	0	0	0	1	0	0	3	0	5
Penobscot County Federal Credit Union	1	1	0	0	0	1	0	0	0	0	0	0	3
MONTHLY TOTALS	364	294	375	363	410	421	381	423	345	334	293	233	4236

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1.3%

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WALDO COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT -2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	20	23	26	19	35	20	26	20	13	13	12	12	239
Camden National Bank	17	11	25	16	24	28	12	32	18	20	16	12	231
First National Bank	8	8	21	11	8	10	16	13	14	8	11	5	133
Rocket Mortgage, LLC	8	9	8	6	4	7	6	5	1	1	5	3	63
Fairway Independent Mortgage Corporation	6	2	2	5	4	7	2	8	6	4	9	2	57
USA - Various Agencies	3	0	7	5	6	3	6	2	5	3	4	6	50
Kennebec Savings Bank	2	4	1	9	6	8	4	5	0	8	1	0	48
Key Bank, N.A.	4	2	3	6	4	9	2	0	5	5	1	3	44
Maine Savings Federal Credit Union	2	3	2	3	4	6	3	6	5	3	3	3	43
Seaboard Federal Credit Union	2	2	2	6	2	4	2	3	1	5	2	2	33
Machias Savings Bank	3	2	2	2	2	2	2	2	5	1	1	4	28
TD Bank, N.A.	4	5	3	0	1	2	1	2	0	3	2	2	25
United Wholesale	1	1	3	2	3	3	1	3	3	2	1	2	25
Downeast Credit Union	1	2	1	3	2	2	4	1	1	1	0	2	20
Mortgage Research Center	0	0	1	0	2	5	2	3	2	2	2	0	19
Veterans United Home Loans	0	0	1	0	2	5	2	3	2	2	2	0	19
Sebastiack Valley Federal Credit Union	0	0	4	2	1	0	1	2	1	0	3	1	15
Bank of America, N.A.	0	0	2	1	3	1	0	2	1	2	2	0	14
University Credit Union	2	1	3	2	0	1	2	0	0	2	1	0	14
Katahdin Trust Company	1	1	1	1	2	0	2	1	1	1	1	1	13
KSW Federal Credit Union	1	1	1	0	2	0	2	0	1	2	2	0	12
CUSO Home Lending	1	0	2	1	1	0	2	1	0	1	0	1	10
Maine State Credit Union	1	0	0	0	0	2	1	0	2	0	2	2	10

19.9%  
19.3%  
11.1%  
5.3%  
4.8%  
4.2%  
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3.7%  
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1.1%  
1.0%  
0.8%  
0.8%

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Nationstar Mortgage LLC	1	1	3	1	0	0	0	1	3	0	0	0	10
Bar Harbor Bank & Trust	0	0	0	1	0	0	0	1	1	0	0	4	7
Primary Residential Mortgage Inc	2	0	1	0	0	0	1	0	1	1	1	0	7
Skowhegan Savings Bank	2	0	1	0	1	1	0	0	0	1	0	0	6
USAA Federal Savings Bank	2	0	0	0	0	0	0	1	0	0	0	1	4
Mortgage Network Inc	0	0	0	0	0	1	0	0	0	0	0	0	1
MONTHLY TOTALS	94	78	126	102	119	127	102	117	92	91	84	68	1200

0.8%

0.6%

0.6%

0.5%

0.3%

0.1%

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KNOX COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	36	19	43	34	33	26	28	24	33	35	19	29	359
Camden National Bank	25	20	22	35	30	28	37	20	22	16	21	17	293
Bangor Savings Bank	19	14	15	19	12	20	16	15	10	9	12	17	178
Rockland Savings Bank, FSB	7	5	6	6	9	6	1	4	6	6	7	2	65
Midcoast Federal Credit Union	4	3	6	8	12	5	2	3	3	4	6	5	61
Rocket Mortgage, LLC	3	5	5	8	9	6	4	4	4	2	4	1	55
TD Bank, N.A.	4	9	3	3	3	4	6	3	3	4	7	3	52
Machias Savings Bank	3	2	2	2	4	4	2	4	6	2	1	2	34
Five County Credit Union	3	5	1	2	1	1	4	4	1	4	2	2	30
Key Bank, N.A.	1	1	3	1	4	6	1	1	1	2	1	3	25
Bank of America, N.A.	3	2	1	0	2	3	3	1	1	2	1	0	19
Wells Fargo Bank, N.A.	1	3	6	2	1	0	0	1	1	0	0	1	16
JP Morgan Chase Bank, N.A.	2	2	2	1	1	2	0	0	1	0	1	1	13
Bar Harbor Bank & Trust	1	0	1	0	1	2	0	2	0	0	2	2	11
Nationstar Mortgage, LLC	0	1	2	3	1	0	0	1	0	0	1	0	9
MONTHLY TOTALS	112	91	118	124	123	113	104	87	92	86	85	85	1220

29.4%  
24.0%  
14.6%  
5.3%  
5.0%  
4.5%  
4.3%  
2.8%  
2.5%  
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1.6%  
1.3%  
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0.7%



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WASHINGTON COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT-2022

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Machias Savings Bank	32	20	22	25	31	15	22	24	21	22	18	18	270
First National Bank	7	6	6	5	15	8	4	8	6	15	6	7	93
Bangor Savings Bank	7	5	7	11	7	6	5	9	5	8	7	6	83
Camden National Bank	5	2	8	9	10	5	4	5	4	3	4	5	64
Rocket Mortgage, LLC	6	8	3	6	4	4	4	6	5	4	7	6	63
Bar Harbor Bank & Trust	5	5	1	7	1	8	6	8	2	2	3	3	51
Downeast Credit Union	0	3	3	5	2	4	0	5	1	6	4	3	36
Maine Savings Federal Credit Union	1	1	2	3	1	1	2	2	4	4	2	0	23
Veterans United Home Loans	1	1	1	2	3	1	2	2	2	2	0	1	18
USA - Various Agencies	1	3	1	1	0	0	2	2	0	1	1	2	14
United Wholesale	1	0	3	1	0	0	2	1	2	1	1	0	12
Navy Federal Credit Union	3	0	0	0	2	2	2	0	1	0	1	0	11
TD Bank, N.A.	1	1	0	0	0	3	1	2	0	0	2	1	11
USAA Federal Savings Bank	0	0	0	1	0	1	0	1	1	0	1	2	7
Wells Fargo Bank, N.A.	1	0	2	1	0	0	0	1	1	0	1	0	7
University Credit Union	0	0	1	0	0	0	2	1	0	0	0	0	4
Maine State Housing Authority	1	0	0	0	0	0	0	1	0	0	0	0	2
MONTHLY TOTALS	72	55	60	77	76	58	58	78	55	68	58	54	769

35.1%  
12.1%  
10.8%  
8.3%  
8.2%  
6.6%  
4.7%  
3.0%  
2.3%  
1.8%  
1.6%  
1.4%  
1.4%  
0.9%  
0.9%  
0.5%  
0.3%

Row Labels	Sum of Amount	Count of Acct #
ARM	\$6,638,946	23
Cons ARM Land Only	\$1,724,530	10
Cons Install	\$3,952,014	321
Cons Land Only	\$2,584,520	28
Cons RE	\$5,826,025	115
Cons Time	\$1,268,602	46
Cons Time RE	\$64,375	2
Construction	\$1,807,448	16
Construction/Perm	\$3,141,080	10
First Line of Credit	\$5,083,598	35
Fixed Const Perm	\$62,252,537	164
Fixed RE	\$43,443,439	139
Freddie Fixed RE	\$21,563,330	97
Investment ARM	\$374,250	2
Investment Cons RE	\$36,000	1
Investment Fixed RE	\$940,150	6
Investment HELOC	\$1,990,750	14
Per ODP/ Annual Fee	\$22,700	16
Prime Rate HELOC	\$30,041,604	282
Service Released RE	\$3,633,272	23
Unsecured Home Imp	\$224,219	24
VA	\$1,160,000	4
(blank)	\$713,061,819	
Grand Total	\$910,835,208	1378

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HANCOCK COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT - 2021

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bar Harbor Bank & Trust	42	36	53	44	29	46	32	35	26	17	24	23	407
First National Bank	17	33	39	35	33	31	34	24	28	28	26	35	363
Machias Savings Bank	29	23	25	35	33	28	26	25	35	30	39	26	354
Bangor Savings Bank	25	20	30	19	25	36	31	21	41	33	22	25	328
Camden National Bank	19	20	28	14	24	28	14	35	26	22	11	23	264
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	15	11	19	8	14	16	15	6	11	10	19	16	160
Maine Savings Federal Credit Union	14	10	7	13	11	12	16	15	14	15	12	18	157
CUSO Home Lending	14	13	13	14	7	10	6	6	7	11	8	9	118
Bar Harbor Savings & Loan Assn.	10	6	6	9	11	13	8	7	9	11	5	9	104
Seaboard Federal Credit Union	3	4	3	7	7	10	8	9	11	6	10	3	81
Key Bank, N.A.	2	2	1	2	6	9	8	9	5	2	3	5	54
USA various agencies	4	5	4	2	3	4	1	7	3	7	3	1	44
Wells Fargo, N.A.	6	6	1	4	8	2	5	4	1	2	2	1	42
Residential Mortgage Services	4	3	5	4	2	6	2	3	2	4	3	0	38
TD Bank, N.A.	5	4	3	6	2	5	3	1	1	5	2	1	38
Franklin Savings Bank	0	1	1	2	1	1	6	4	2	8	3	4	33
University Credit Union	3	2	3	2	5	2	3	2	1	2	3	1	29
JP Morgan Chase Bank, N.A.	2	3	3	3	1	1	2	2	2	3	2	2	26

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
United Wholesale Mortgage	1	0	0	2	0	4	1	4	1	3	6	3	25
Katahdin Trust Company	3	2	4	1	0	2	5	1	1	2	0	2	23
Firsttrust Bank	1	2	4	4	1	1	0	3	3	3	0	0	22
Navy Federal Credit Union	3	2	0	3	2	4	2	0	2	2	0	0	20
Bank of America, N.A.	2	1	0	2	1	0	2	1	1	0	2	1	13
USAA Federal Savings Bank	1	1	1	0	0	2	1	2	0	1	1	0	10
MONTHLY TOTALS	225	210	253	235	226	273	231	226	233	227	206	208	2753



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P.O. Box 267, Westbrook, Maine 04098

KNOX COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT 2021

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	33	42	55	45	26	38	32	37	37	35	41	32	453
Camden National Bank	22	41	37	32	29	32	21	33	33	36	27	25	368
Bangor Savings Bank	33	18	31	26	14	24	25	23	16	16	23	26	275
Rockland Savings Bank, FSB	7	15	14	14	10	12	12	8	17	7	3	7	126
Rocket Mortgage, LLC Quicken Loans, Inc.	9	12	17	6	6	8	12	1	9	9	2	10	101
Midcoast Federal Credit Union	7	11	11	11	7	8	10	13	6	2	6	3	95
Machias Savings Bank	2	8	5	6	8	6	4	5	4	5	5	6	64
TD Bank, N.A.	5	2	7	8	3	4	3	5	4	5	4	5	55
Key Bank, N.A.	3	4	1	0	3	5	6	3	1	7	6	3	42
Bank of America, N.A.	2	2	2	4	4	4	2	3	4	0	4	2	33
Bar Harbor Bank & Trust	0	2	4	2	2	1	1	3	2	2	1	2	22
Wells Fargo Bank, N.A.	0	2	2	1	1	3	1	2	4	2	4	0	22
Five County Credit Union	1	1	1	2	2	3	2	2	0	3	1	2	20
JP Morgan Chase Bank, N.A.	2	2	2	0	0	1	1	1	2	1	3	2	17
Nationstar Mortgage, LLC	0	2	0	2	2	4	0	2	0	1	1	0	14
Harborone Mortgage LLC	1	0	0	1	0	0	1	0	0	1	1	0	5
Maine State Credit Union	0	2	1	0	1	0	0	0	0	0	0	0	4
MONTHLY TOTALS	127	166	190	160	118	153	133	141	139	132	132	125	1716

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**LINCOLN COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT**  
2021

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
First National Bank	38	70	57	36	60	53	38	65	40	34	43	46	580
Camden National Bank	21	15	20	15	20	22	8	21	22	27	16	10	217
Bangor Savings Bank	14	7	6	7	11	12	10	6	19	14	15	11	132
Bath Savings Institution	5	10	6	13	11	3	9	9	13	14	7	10	110
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	11	10	10	8	8	10	8	11	12	9	8	5	110
Midcoast Federal Credit Union	5	8	9	10	7	7	6	3	1	9	3	11	79
First Fed'l Savings & Loan Assn. Of Bath	2	10	9	6	3	5	8	7	6	5	8	8	77
Kennebec Savings Bank	3	2	6	10	5	2	6	9	4	1	4	5	57
United Wholesale Mortgage	2	5	3	4	8	5	4	5	2	5	3	3	49
Residential Mortgage Services, Inc.	3	2	4	7	2	14	4	2	3	3	2	2	48
Fairway Independent Mortgage Corporation	2	3	6	1	2	6	2	5	6	1	4	3	41
Key Bank, National Association	2	2	4	5	5	8	3	2	1	6	0	1	39
Wells Fargo Bank, N.A.	0	3	1	1	4	5	1	2	3	2	3	4	29
USA - Various Agencies	0	2	1	0	2	0	4	1	5	5	4	0	24
TD Bank, N.A.	3	1	3	2	1	1	0	0	2	3	3	1	20
Bank of America, N.A.	1	0	1	2	2	1	2	0	1	3	1	1	15
Five County Credit Union	0	1	0	4	0	2	3	1	1	0	0	1	13
<b>MONTHLY TOTALS</b>	<b>112</b>	<b>151</b>	<b>146</b>	<b>131</b>	<b>151</b>	<b>156</b>	<b>116</b>	<b>149</b>	<b>141</b>	<b>141</b>	<b>124</b>	<b>122</b>	<b>1640</b>

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**PENOBSCOT COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT      2021**

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	89	80	105	104	103	119	107	119	110	122	94	75	1227
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	22	6	53	47	34	25	54	26	38	44	40	48	437
Maine Savings Federal Credit Union	19	17	23	42	21	31	24	35	38	18	29	31	328
Machias Savings Bank	19	16	27	21	27	39	21	39	20	24	21	31	305
First National Bank	18	27	33	31	25	25	26	20	31	17	27	17	297
Camden National Bank	14	13	24	27	30	21	33	29	21	31	23	21	287
Residential Mortgage Services	20	8	34	20	11	25	27	20	13	24	20	3	225
CUSO Home Lending	28	24	30	20	11	18	18	16	17	16	12	8	218
Keybank, N.A.	16	14	24	14	25	22	18	11	16	15	17	15	207
University Credit Union	15	12	23	13	18	16	19	13	9	12	13	13	176
Katahdin Trust Company	12	17	17	17	18	13	22	8	7	13	9	13	166
United States of America	13	5	7	10	10	8	13	9	11	9	12	8	115
Lincoln Maine Federal Credit Union	9	9	9	6	11	10	10	8	13	10	10	9	114
Mortgage Network Inc.	11	8	12	10	11	10	12	12	9	8	7	4	114
Sebasticock Valley Federal Credit Union	7	7	8	10	8	3	2	6	10	9	10	7	87
Acadia Federal Credit Union	4	4	5	9	5	6	6	9	7	8	8	14	85
Katahdin Federal Credit Union	10	4	6	7	6	7	6	12	5	6	9	2	80

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Mortgage Research Center	5	3	11	6	8	6	6	7	6	6	10	6	80
Primary Residential Mortgage Inc	7	6	8	12	6	7	7	10	1	9	4	3	80
TD Bank, N.A.	4	0	10	14	4	9	9	8	9	6	4	2	79
Bangor Federal Credit Union	6	2	8	2	8	6	6	13	4	5	9	7	76
Bar Harbor Bank & Trust	6	2	9	6	5	7	6	7	4	6	9	8	75
Nationstar Mortgage, LLC	9	5	3	10	9	4	6	4	3	7	6	4	70
Infinity Federal Credit Union	3	7	8	6	8	5	8	5	7	6	4	2	69
Loandepot.com, LLC	3	2	5	5	6	5	5	7	5	3	8	5	59
Wells Fargo Bank, N.A.	1	0	2	7	6	8	3	6	7	6	3	6	55
Maine Highlands Federal Credit Union	0	3	8	2	4	3	5	5	6	6	4	1	47
Skowhegan Savings Bank	1	5	3	8	3	6	2	3	3	3	1	4	42
Navy Federal Credit Union	1	2	1	6	6	4	2	4	3	4	3	3	39
United Wholesale Mortgage	2	1	4	2	1	4	2	3	4	8	3	3	37
Brewer Federal Credit Union	0	2	4	6	2	2	6	3	2	1	4	3	35
Fairway Independent Mortgage Corporation	2	2	3	1	4	5	1	3	2	1	4	2	30
USAA	0	3	2	2	3	6	4	0	2	1	4	1	28
JP Morgan Chase Bank, N.A.	0	2	1	5	2	2	1	1	8	4	0	1	27
Bank of America, N.A.	4	2	1	4	1	2	2	1	1	4	2	1	25
Eastmill Federal Credit Union	1	2	2	3	3	3	0	4	3	0	1	1	23
Maine State Housing Authority	1	3	0	0	1	0	1	2	1	1	2	2	14
Penobscot County Federal Credit Union	3	0	1	1	1	2	1	0	1	2	2	0	14
Citizens Bank	2	0	1	0	0	1	2	2	0	3	0	0	11
MaineStream Finance	0	0	1	2	0	0	0	1	2	2	1	2	11
Down East Federal Credit Union	0	0	1	1	1	1	0	2	0	1	1	2	10
Maine State Credit Union	0	0	0	0	1	0	0	4	0	2	1	0	8
MONTHLY TOTALS	387	325	537	519	467	496	503	497	459	483	451	388	5512





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**WALDO COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT**  
2021

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bangor Savings Bank	18	15	35	37	34	34	32	26	33	31	32	19	346
Camden National Bank	14	26	14	24	18	19	20	33	28	13	28	19	256
First National Bank	8	14	19	20	13	18	13	17	10	12	13	5	162
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	16	13	14	13	11	9	10	3	15	11	12	6	133
Fairway Independent Mortgage Corporation	4	4	7	3	7	9	7	9	3	1	9	1	64
Kennebec Savings Bank	8	0	5	4	10	5	2	3	2	5	2	8	54
Machias Savings Bank	4	4	3	1	5	2	6	3	4	4	3	3	42
Key Bank, N.A.	4	3	4	3	4	3	2	2	2	5	3	4	39
Residential Mortgage Services Inc	2	5	3	5	2	7	4	4	2	1	3	0	38
Maine Savings Federal Credit Union	3	2	3	5	4	4	2	2	0	6	4	2	37
USA - Various Agencis	4	0	2	2	2	4	2	2	2	0	5	6	31
CUSO Home Lending	0	0	2	3	7	3	0	3	2	2	3	4	29
Seaboard Federal Credit Union	3	1	0	2	1	3	4	4	3	1	4	1	27
Nationstar Mortgage LLC	1	0	1	6	3	3	2	1	2	1	1	1	22
Skowhegan Savings Bank	1	1	0	3	1	10	0	0	2	1	1	2	22
TD Bank, N.A.	0	0	4	3	2	3	0	5	0	1	3	1	22
Mortgage Network Inc	0	0	1	2	3	3	1	1	4	2	1	1	19
University Credit Union	1	0	2	2	2	2	2	1	2	1	3	1	19

#3

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Bar Harbor Bank & Trust	0	2	3	3	2	0	0	4	2	2	0	0	18
Katahdin Trust Company	1	0	0	5	2	1	1	1	0	3	2	1	17
Mortgage Research Center	2	1	0	1	0	4	3	0	1	1	2	2	17
Veterans United Home Loans	2	0	0	1	0	4	3	0	1	1	2	2	16
Bank of America, N.A.	2	0	0	0	1	2	0	3	1	3	1	0	13
KSW Federal Credit Union	1	0	1	0	2	0	3	3	0	0	1	2	13
Downeast Credit Union	1	1	1	1	2	0	1	0	2	1	1	0	11
Sebasticook Valley Federal Credit Union	1	0	3	1	1	1	1	1	1	0	1	0	11
USAA Federal Savings Bank	0	0	0	0	0	1	3	1	0	3	0	1	9
Maine State Credit Union	2	0	0	1	1	1	1	1	0	0	0	0	7
Primary Residential Mortgage Inc	1	1	0	2	0	1	0	0	1	0	1	0	7
MONTHLY TOTALS	104	93	127	153	140	156	125	133	125	112	141	92	1501

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WASHINGTON COUNTY - MONTHLY MORTGAGE ACTIVITY REPORT 2021

Lender	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Y-T-D
Machias Savings Bank	34	25	26	20	40	35	38	27	33	27	26	38	369
First National Bank	3	10	9	5	12	13	6	10	17	12	6	14	117
Bangor Savings Bank	9	9	11	10	11	10	16	10	8	8	5	9	116
Rocket Mortgage, LLC f/k/a Quicken Loans, Inc.	10	7	6	8	2	5	9	12	12	9	11	9	100
Bar Harbor Bank & Trust	4	5	6	4	10	10	2	5	4	5	10	4	69
Camden National Bank	8	6	8	4	2	10	4	6	6	4	2	7	67
Downeast Credit Union	1	0	2	0	3	2	2	1	1	2	4	8	26
Maine Savings Federal Credit Union	4	1	2	0	1	2	2	1	4	1	2	1	21
Veterans United Home Loans	4	1	3	1	4	1	1	1	2	1	1	1	21
Maine State Housing Authority	0	2	4	1	1	2	2	0	0	0	0	0	12
TD Bank, N.A.	1	1	1	2	0	1	1	0	0	3	2	0	12
Navy Federal Credit Union	0	0	1	0	1	1	2	2	0	1	0	2	10
University Credit Union	1	0	0	1	0	0	0	0	0	1	6	1	10
USA - Various Agencies	1	1	1	0	1	0	2	0	0	1	1	2	10
Wells Fargo Bank, N.A.	2	1	0	0	1	1	1	0	1	1	1	1	10
MONTHLY TOTALS	82	69	80	56	89	93	88	75	88	76	77	97	970

2

# HMDA Disclosure



# HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrower; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this website.

# Appendix A



# Deposit Accounts Schedule of Fees & Charges

EFFECTIVE JANUARY 1, 2022

Account Balancing and Research (per hour, minimum \$20.00)	\$30.00
Cashier's Check	\$5.00
Certified Check	\$15.00
Check Cashing (non-customer)	1.00%
Checks Drawn on Canadian Banks (deposited or cashed, per item)	\$10.00
Coin Handling - Self Service	no charge
Coin Handling - Self Service (non-customer)	10.00%
Coin Handling - Bank Service (per hour)	\$15.00
Collection Item - Foreign & Domestic (+ correspondent fees)	\$15.00
Currency & Coin Charge (non-customer)	\$20.00
Debit Card Replacement - Lost Card	\$10.00
Deposit Bag, Locking	\$15.00
Early Checking Account Closure (within 90 days)	\$25.00
Early Savings Account Closure (within 180 days)	\$25.00
Extended Overdrawn Account (per day, after 10 days overdrawn; non-personal accounts only)	\$5.00
Fax - Outgoing (+ \$1.00 per extra page)	\$2.00
Foreign ATM Fee (per occurrence)	no charge
Foreign Currency Collection & Order (+ correspondent fees)	\$10.00
Foreign Checks and Drafts (+ correspondent fees)	\$25.00
Gift Card (per card)	\$3.95
Holiday Club Early Withdrawal	\$10.00
Inactive Checking Account - Balance less than \$100 <u>and</u> no activity for 6 months (per month)	\$5.00
Inactive Savings Account - Balance less than \$100 <u>and</u> no activity for 12 months (per month)	\$5.00
IRA Early Termination Fee	\$50.00
IRA Transfer Fee	\$25.00
Legal Processing Fee	\$50.00
Money Order	\$3.00
Notary Service (non-customer, per document)	\$5.00
Overdraft - Item Paid or Returned (includes any withdrawal, check, ATM and ACH)	\$30.00
Overdraft - Savings Transfer Fee (per daily occurrence)	\$5.00
Rejected Non-Bank Ordered Check (per occurrence)	\$5.00
Returned Deposit Item	\$10.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Box Late Payment (assessed after 30 days)	15.00%
Safe Deposit Box Lost Key	\$25.00
Statement Copy Request (per statement)	\$5.00
Stop Payment	\$25.00
Telephone Transfer	no charge
Undeliverable Mail (per occurrence)	\$5.00
Wire Transfer, Incoming Domestic	\$5.00
Wire Transfer, Incoming Foreign	\$25.00
Wire Transfer, Outgoing Domestic	\$25.00
Wire Transfer, Outgoing Foreign (+ correspondent fees)	\$50.00

**Notice Regarding ATM Fees By Others:** If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.





## Business Banking

### BRANCH LOCATIONS

#### Bangor

145 Exchange Street  
Bangor, ME 04401

#### Bar Harbor

102 Main Street  
Bar Harbor, ME 04609

#### Belfast

1B Belmont Avenue  
Belfast, ME 04915

#### Blue Hill

1 South Street  
Blue Hill, ME 04614

#### Boothbay Harbor

77 Oak Street  
Boothbay Harbor, ME 04538

#### Brewer

5 Parkway S  
Brewer, ME 04412

#### Calais

319 North Street  
Calais, ME 04619

#### Camden

44 Elm Street  
Camden, ME 04843

#### Damariscotta

223 Main Street  
Damariscotta, ME 04543

#### Eastport

102 Washington Street  
Eastport, ME 04631

#### Ellsworth

194 Beechland Rd  
Ellsworth, ME 04605

#### Northeast Harbor

3 Summit Road  
Northeast Harbor, ME 04662

#### Rockland

132 Park Street  
Rockland, ME 04841

#### Rockland

63 Union Street  
Rockland, ME 04841

#### Rockport

114 Commercial Street  
Rockport, ME 04856

#### Southwest Harbor

350 Main Street  
Seal Cove Road (Drive-Up)  
Southwest Harbor, ME 04679

#### Waldoboro

1471 Atlantic Highway  
Waldoboro, ME 04572

#### Wiscasset

39 Gardiner Road  
Wiscasset, ME 04578

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- Includes monthly statement and return of your check images

### BUSINESS NOW CHECKING

Earn a competitive interest rate\* any day your balance is \$500 or higher, and avoid a \$5 monthly service charge when you maintain an average daily balance of \$1,000 or more. Up to 35 checks per statement cycle are processed at no charge; only 15¢ per check thereafter.

- No fee for deposited items
- Includes monthly statement and return of your check images
- Account not available for corporations, partnerships, or limited liability companies

\* For current interest rates and more details on all our business checking accounts, visit [TheFirst.com](http://TheFirst.com), call First Phone Banking at 800.564.3195, or stop by one of our branch offices.



## SAVINGS AND INVESTMENTS

### Savings Accounts

Get flexible access to your money when you need it: **Statement Savings** offers a competitive interest rate\*, ATM access, and a monthly statement; for those who keep large balances, **Premium Savings** pays a higher interest rate\*.

### Certificates of Deposit

CDs guarantee security of principal with a competitive interest rate\*, available for fixed terms from one month to five years.

### First Choice Money Market

This tiered-rate investment account offers increasing yields for increasing levels of deposit\*, as well as unlimited ATM access and in-person withdrawals.

### Health Savings Accounts

If your company offers a high-deductible health plan, First National Bank offers Health Savings Accounts for your eligible employees. The HSA comes with a debit card for easy access. Contact us for more information.

\* For current interest rates and more details on all our deposit accounts, visit [www.thefirst.com](http://www.thefirst.com), call First Phone Banking at 800.564.3195, or visit one of our branch offices.

## BUSINESS LOANS

First National Bank offers fixed and variable interest rate\* business loans, with competitive rates and closing costs. All business loans are fully underwritten, approved and serviced by First National Bank.

### Real Estate Loans

For businesses just starting out, expanding operations, or seeking refinancing options. Seasonal payment structures available.

### Construction Loans

Build your business dreams from the ground up! With one-time closing packages available, our construction loans feature monthly interest-only payments based on construction periods of up to one year.

### Working Capital Loans

Working capital when you need it most, with flexible repayment terms to meet your seasonal needs. Secured or unsecured packages, flexible repayment terms, and seasonal payment structures available.

### Lines of Credit

Ideal for short-term needs like purchasing inventory and supplies, or financing accounts receivable.

### Equipment Loans/Term Loans

Finance purchases of equipment or other fixed assets for your business. Seasonal payment structures are available.

### Commercial Fishing Loans

Our strong commitment to the commercial fishing industry continues with loans available for both new and used vessels at very competitive rates\*, and customized repayment terms if required. Trap Loans also available with no minimum loan amount.

## DIGITAL COMMERCE SERVICES

More benefits for your business.

### Remote Deposit Capture

Deposit checks into your business accounts from the convenience of your office.

### Mobile Deposit

Deposit checks to your business accounts from your mobile device with the First Mobile Banking App.

### ACH

Electronically pay your employees, vendors or collect dues from your clients using ACH and First Online Banking.

### Wires

Send domestic wires using First Online Banking. We offer multiple layers of control and security to make it easy for your business.

### Payroll

Leave the work to us! Our partnership with Action Payroll offers fully paperless payroll with full compliance to all State and Federal regulations, while offering great rates and local customer service.

### Positive Pay

Take control of your checkbook. Approve checks clearing through your business account and help prevent fraud.

### Merchant Services

Enjoy the convenience of our industry-leading credit card processing services with legendary customer service and competitive rates.

## 24 HOUR DIGITAL BANKING SERVICES

### First Online Banking

Manage your First National Bank accounts with secure, 24-hour convenience – at home, in the office, or from any computer with Internet access! Login to **First Online Banking** at [TheFirst.com](http://TheFirst.com).

*Once you sign up, you can also enjoy these additional free digital services and more!*

**First Business Bill Pay** – Our secure, convenient and easy to use system enables you to pay your business expenses online, right from your desktop.

**Digital Wallet** – Need a faster way to pay? By adding your First National Bank VISA® Debit Card to your digital wallet, you can enjoy the freedom to make quick and secure payments without the need to carry your physical card.

**iStatements** – View, download, or print an electronic version of your account statement that looks just like the paper version, or customize it to your preferences. Every month, you'll receive an email notification when your new iStatement is available.

### First Phone 24

The 24-hour, automated version of First Phone Banking. Call 877.563.2265 anytime, or 207.563.2265 in the Damariscotta area.

### First National Bank VISA® Debit Card

First National Bank makes it easy for you to make business transactions anywhere VISA® is accepted. You can also use your First National Bank VISA® Debit Card at any of our conveniently located ATMs to access your cash any time of day.

## OTHER SERVICES

### Credit Cards

We offer a variety of credit cards to meet your needs. Become a card member and enjoy a wide range of benefits including competitive introductory rates and your choice of rewards programs.

\*For current interest rates and more details on all our deposit accounts and loans, visit [TheFirst.com](http://TheFirst.com), call First Phone Banking at 800.564.3195, or visit one of our branch offices.

### First Phone Banking

Our full-service telephone banking center is available during bank hours for assistance with all of your banking needs. Call 800.564.3195 to speak to a First Phone Banking Consultant.

### Self-Service Coin Handling

Free to all customers with an active deposit or loan account at First National Bank, coin counters are located in most branches.

### Night Depository Services

Available at all branches.

### Government Guaranteed Loan Programs

First National Bank is a participant in the U.S. Small Business Administration (SBA) and Finance Authority of Maine (FAME) loan programs. Ask us for more information.

### Curbside Banking

Let us bring banking to you. Our curbside banking service offers another convenient way to do your banking in person. Visit our website for full details.

### Dream First Community

Become a Dream First Community Merchant - our buy local program. Want to learn more? Contact us today!



Visit us at [TheFirst.com](http://TheFirst.com)



## Personal Banking



# FOLLOW YOUR SPARK

CHECKING ACCOUNTS SAVINGS AND INVESTMENTS HOME MORTGAGES HOME EQUITY LOANS

### BRANCH LOCATIONS

- |  |   |
|--|---|
| <b>Bangor</b><br>145 Exchange Street<br>Bangor, ME 04401             | <b>Eastport</b><br>102 Washington Street<br>Eastport, ME 04631  |
| <b>Bar Harbor</b><br>102 Main Street<br>Bar Harbor, ME 04609         | <b>Ellsworth</b><br>194 Beechland Rd<br>Ellsworth, ME 04605   |
| <b>Belfast</b><br>1B Belmont Avenue<br>Belfast, ME 04915             | <b>Northeast Harbor</b><br>3 Summit Road<br>Northeast Harbor, ME 04662                                |
| <b>Blue Hill</b><br>1 South Street<br>Blue Hill, ME 04614            | <b>Rockland</b><br>132 Park Street<br>Rockland, ME 04841  |
| <b>Boothbay Harbor</b><br>77 Oak Street<br>Boothbay Harbor, ME 04538 | <b>Rockland</b><br>63 Union Street<br>Rockland, ME 04841  |
| <b>Brewer</b><br>5 Parkway S<br>Brewer, ME 04412                     | <b>Rockport</b><br>114 Commercial Street<br>Rockport, ME 04856  |
| <b>Calais</b><br>319 North Street<br>Calais, ME 04619                | <b>Southwest Harbor</b><br>350 Main Street<br>Seal Cove Road (Drive-Up)<br>Southwest Harbor, ME 04679 |
| <b>Camden</b><br>44 Elm Street<br>Camden, ME 04843                   | <b>Waldoboro</b><br>1471 Atlantic Highway<br>Waldoboro, ME 04572                                      |
| <b>Damariscotta</b><br>223 Main Street<br>Damariscotta, ME 04543     | <b>Wiscasset</b><br>39 Gardiner Road<br>Wiscasset, ME 04578   |



### CHECKING ACCOUNTS

#### Essential Checking\*

Banking made easy - no minimum balance and no monthly service charge fee.

#### Empower Checking\*

Simple checking with perks - no minimum balance requirement, preferred pricing on certificates of deposit, free first order of checks and a \$5 monthly fee that is waived with 8 debit card transactions per statement period.

#### E-chieve Checking\*

Prefer banking on the go? Earn interest+ and go paperless with iStatements and a First National Bank VISA® Debit Card. \$8 monthly fee waived when you choose iStatements and direct deposit or any automatic payment plan.

#### Exceptional Checking\*

Earn interest+ and take advantage of a free small safe deposit box, preferred pricing on certificates of deposit. \$10 monthly fee waived when one of these requirements are met:

- \$1,500 average checking account balance
- Keep an average of \$15,000 or more in combination of qualifying deposit accounts
- Have consumer or mortgage loan balance of \$70,000 or more

#### Every new personal checking account at First National Bank includes:

- **Dream First Community** - When you open a Essential, Empower, E-chieve or Exceptional checking account at First National Bank, you're automatically enrolled in our Dream First Community program. Every time you swipe your First National Bank VISA® Debit Card at a participating businesses, we donate money to local food banks. For a list of merchants visit our website or stop by your local branch. Bank local. Buy Local. Give Local.
- FREE instant issue First National Bank VISA® Debit Card
- FREE First Online Banking and Bill Pay
- FREE First Mobile Banking
- FREE coin machine usage (located at most branches)
- FREE iStatement

\* Other fees, such as overdrafts, may apply. See our fee schedule for details. Customer purchases checks. Bank rules and regulations apply. Minimum opening deposit is only \$50. Business and corporate checking accounts are detailed in our Business Banking brochure. Ask us for details.

+ For current interest rates and more details on our deposit accounts, visit TheFirst.com, call First Phone Banking at 800.564.3195, or stop by one of our branch offices.

Contact us today!  
800.564.3195

## SAVINGS AND INVESTMENTS

### Savings Accounts

Get flexible access to your money when you need it: **Statement Savings** offers a competitive interest rate\*, ATM access, and a monthly statement; for those who keep large balances, **Premium Savings** pays a higher interest rate\*; and kids can watch their money grow with our special **Sunshine Savings** account.

With our **Holiday Clubs** you can save for next year's holiday spending and earn interest\*, too!

**Certificates of Deposit** (CDs) guarantee security of principal with a competitive interest rate\*, available for fixed terms from one month to five years.

**Individual Retirement Accounts** (IRAs) can help meet your savings goals whether you deposit your retirement funds in our tiered rate **First Choice IRA** or in Certificates of Deposit. We offer Traditional, Roth, and SEP IRA plans.

**First Choice Money Market** is a tiered-rate investment account that offers increasing yields for increasing levels of deposit\*, as well as unlimited ATM access and in-person withdrawals.

### Health Savings Accounts

If you have a high deductible health insurance plan you may be eligible to open a Health Savings Account. You can access your account using a debit card or checks. Contact us for more information.

\* For current interest rates and more details on our deposit accounts, call First Phone Banking at 800.564.3195, or stop by one of our branch offices.

## HOME MORTGAGE LOANS

Whether you're looking to build, buy or refinance your home, for local mortgage lending at its best, contact First National Bank!

Our "First-rate" mortgage products include fixed rate\*, adjustable rate\*, and construction loans\*. First National Bank is also a Maine State Housing Authority participating lender.

We listen carefully to your needs and help find the best solution for you. Your loan is always approved locally, sometimes instantly, and serviced locally, too. You can even apply for a mortgage online!

## HOME EQUITY LOANS

Drawing on the equity you have in your home, you can finance home improvements, consolidate debt, fund education, or take a vacation. You can even apply for a home equity loan online!

- **Home Equity Loan** – Borrow a fixed amount with convenient terms and competitive rates\*, and repay in regular monthly installments.
- **First Equity Line of Credit** – Borrow just what you need, up to the limit of your line, with competitive, variable rates\* and easy access to your available funds.

## CONSUMER CREDIT

Looking to borrow? We invite you to sit down with one of our local managers or lenders, each with the answers to your questions and decision-making authority you need.

- **Automobiles** – When you're ready to buy your next vehicle, new or used, our competitive rates\* and terms can help you get the best possible deal.
- **Boats and Recreational Vehicles** – Power or sail, camper or dune buggy, that boat or recreational vehicle you've been dreaming of can be financed through First National Bank.
- **Home Improvement** – First National Bank offers unsecured home improvement financing, perfect for energy improvements or other small-scale renovation projects.
- **Personal Loans** – For debt consolidation or any other financial need, First National Bank offers both personal loans and personal lines of credit, secured or unsecured.
- **Credit Cards** – We offer a variety of credit cards to meet your needs. Become a card member and enjoy a wide range of benefits including competitive introductory rates and your choice of rewards programs.

\* For current loan interest rates, call First Phone Banking at 800.564.3195, or stop by one of our branch offices.

## DIGITAL BANKING SERVICES

### First Online Banking

Manage your accounts with secure, 24-hour convenience from any computer with Internet access. It's easy to get started – just login to **First Online Banking** at TheFirst.com. You can even customize your home page to make navigation easier!

*Once you sign up, you will have access to these additional free services and more!*

**First Mobile Banking** – Monitor your accounts, transfer funds and pay bills, all from your smart phone or tablet.

**Digital Wallet** – Need a faster way to pay? By adding your First National Bank VISA® Debit Card to your digital wallet, you can enjoy the freedom to make quick and secure payments without the need to carry your physical card.

**First Bill Pay** – Save paper, money and time when you pay bills online from any computer with Internet access.

**Zelle** – Zelle® is a fast, safe and easy way to send and receive money, typically within minutes. Using just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank\*.

**Bank to Bank Transfer** – Now it's easier to transfer funds to your First accounts from your accounts at another bank and vice versa, using the secure Bank to Bank Transfer function.

**iStatements** – View, download or print an electronic version of your account statement that can be customized to meet your preferences. We will notify you via email when your new iStatement is available.

**First Phone 24** – Access your account information anytime you wish with our automated, 24-hour telephone banking service. Call 877.563.2265.

**First National Bank VISA® Debit Card** – Use our no-annual-fee debit card wherever VISA® is accepted. The funds come right out of your checking account. You can also use it to obtain cash at ATMs worldwide, or make deposits and payments to your First National Bank accounts at our ATM locations.

\* U.S. checking or savings account required to use Zelle®. 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.

## OTHER SERVICES

**First Phone Banking** – Our full-service telephone banking center is available during bank hours for assistance with all of your banking needs. Call 800.564.3195 to speak with a First Phone Banking Consultant.

**Curbside Banking** – Let us bring banking to you. Our curbside banking service offers another convenient way to do your banking in person. Visit our website for full details.

**Saturday Hours** – Most of our offices are open on Saturday mornings. For a complete list of our banking hours by branch, visit TheFirst.com or call us at 800.564.3195.

**Self-Service Coin Handling** – Free to all customers with an active deposit or loan account at First National Bank, coin counters are located in most branches.

**Safe Deposit** – Looking for a safe place to store your valuables? Safe deposit boxes are available in a variety of sizes in most locations.

### Overdraft Services

**Overdraft Protection** – Avoid overdraft charges with this consumer line of credit that protects you when your account has insufficient funds to cover a check you've written.

**Overdraft Savings Transfer** – Cover overdrafts to your personal checking account through the automatic transfer of funds from your statement savings or premium savings account.

**Pay Privilege** – A special service to help you cover accidental overdrafts and avoid costly returned check fees.

Please refer to our Overdraft Services brochure for more details.

Visit us at [TheFirst.com](http://TheFirst.com)



## Overdraft Options at First National Bank

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned or a debit card rejected due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At First National Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we offer several options for overdraft coverage. The table inside describes the options that are available to our customers.

### Branch Locations

**Bangor**

145 Exchange Street  
Bangor, ME 04401

**Bar Harbor**

102 Main Street  
Bar Harbor, ME 04609

**Belfast**

18 Belmont Avenue  
Belfast, ME 04915

**Blue Hill**

1 South Street  
Blue Hill, ME 04614

**Boothbay Harbor**

77 Oak Street  
Boothbay Harbor, ME 04538

**Brewer**

5 Parkway S  
Brewer, ME 04412

**Calais**

319 North Street  
Calais, ME 04619

**Camden**

44 Elm Street  
Camden, ME 04843

**Damariscotta**

223 Main Street  
Damariscotta, ME 04543

**Eastport**

102 Washington Street  
Eastport, ME 04631

**Ellsworth**

194 Beechland Road  
Ellsworth, ME 04605

**Northeast Harbor**

3 Summit Road  
Northeast Harbor, ME 04662

**Rockland**

132 Park Street  
Rockland, ME 04841

**Rockland**

63 Union Street  
Rockland, ME 04841

**Rockport**

114 Commercial Street  
Rockport, ME 04856

**Southwest Harbor**

350 Main Street  
Seal Cove Road (Drive-Up)  
Southwest Harbor, ME 04679

**Waldoboro**

1471 Atlantic Highway  
Waldoboro, ME 04572

**Wiscasset**

39 Gardiner Road  
Wiscasset, ME 04578

Contact us today!

800.564.3195



800.564.3195 • [www.thefirst.com](http://www.thefirst.com)

Member FDIC • Equal Housing Lender

11/21



## OVERDRAFT SERVICES



	Pay Privilege	Overdraft Savings Transfer	Overdraft Protection Line of Credit
<b>Product Description</b>	Overdrafts to your personal checking account are paid on a non-contractual courtesy basis as long as your account remains in good standing.	Overdrafts to your personal checking account are covered by transfer of available funds from your linked savings account.	Overdrafts to your personal checking accounts are covered by transfer of available funds from your linked line of credit.
<b>Availability / Qualifications</b>	Available for all personal checking accounts in good standing 30 days after account opening.	You must have an active statement savings or premium savings account to link to your personal checking account.	Personal lines of credit are subject to credit approval.
<b>Features</b>	For more details about Pay Privilege, please refer to our Customer Overdraft Policy.	If you overdraw your checking account, First National Bank will transfer funds from your linked savings account in order to bring your checking account to a zero balance.	If you overdraw your checking account, First National Bank will transfer funds in \$50 increments from your line of credit in order to bring your checking account to a zero or positive balance.
<b>Customer Costs</b>	Your account will be charged \$30 for each item that causes an overdraft up to a daily maximum of \$150. There is no annual fee. Refer to our Customer Overdraft Policy for information on checks that are not paid.	A \$5 per day transfer fee will be assessed to your linked savings account any day that an overdraft savings transfer occurs. There is no annual fee for this service.	A 16% APR and a \$35 annual fee apply. A late fee of \$10 or 5% (whichever is less) may apply.
<b>Notification of Use</b>	You will receive an overdraft notice each time items are paid.	You will receive a transfer notice each time an overdraft savings transfer occurs.	Your monthly checking account statement will detail Line of Credit usage and minimum payment due.
<b>Limits</b>	Overdrafts that exceed your pre-determined Pay Privilege limit may be returned. A \$30 returned item fee will be assessed to your personal checking account.	Federal regulations limit certain types of savings account transfers to 6 per statement cycle. Therefore, the number of overdraft savings transfers allowed per statement cycle will be reduced by any other automatic transfers you may have scheduled on that same savings account.	As long as your overdraft advances do not exceed your credit line, there are no limits to the number of times you may access your line of credit.
<b>Repayment</b>	To keep your account in good standing, you must bring your checking account to a positive balance within 30 days to avoid suspension of the Pay Privilege service.	Not applicable	Payments to your line of credit are computed using the average daily balance method and are billed and due monthly. A 16 day grace period applies.
<b>Access Points</b>	At the teller line, writing a check, everyday debit card transactions*, ATM transactions*, ACH auto debit, First Online Banking, First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ACH auto debit, First Online Banking First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ATM transactions, ACH auto debit, First Online Banking, First BillPay, First 24, First Mobile Banking.



The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconciling your check book regularly and managing your finances responsibly.



**Did you know ...**  
You can avoid overdrafts by setting up alerts through First Online Banking that notify you by e-mail when your checking balance is getting low.

\*If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800.564.3195, visit [www.thefirst.com](http://www.thefirst.com) or speak with your local banking representative.

### Bank to Bank Transfers

Transfer funds from your account to your account at another bank and vice versa from the security of *First Online Banking*.

To get started:

- Sign in to First Online and click on “Sign into First Online Banking” and Select Transfers
- Select +External Account and follow the on screen instructions
- Enroll by entering your account number and routing number from the other bank
- FNB will send two micro deposits (under \$1.00). Watch for these deposits to arrive in your account
- Once these deposits are credited to your other account, sign in to First Online Banking and log the deposits under “B to B transfers” to complete setup

Transfer Limits:

- Three incoming transfers per day, for a total of \$1,500
- Three outgoing transfers per day, for a total of \$1,500

## FIRST PHONE 24

Access your account information any time you wish with our automated, 24-hour telephone banking service.

Dial toll free 877.563.2265 or 207.563.2265 in the Damariscotta area.

**For account access have \*account numbers, \*SSN and \*PIN ready:**

**Press 1** for account information

**Press 2** to transfer funds or make a loan payment

**Press 3** for card services

**Press 4** to place a stop payment on a check

**Press 5** for account information by email

**Press 6** to change your pin

**Press 7** bank information

**Press 0** to speak with a First Phone Banking consultant

## Branch Locations

### Bangor

145 Exchange Street  
Bangor, ME 04401

### Bar Harbor

102 Main Street  
Bar Harbor, ME 04401

### Belfast

1B Belmont Avenue  
Belfast, ME 04915

### Blue Hill

1 South Street  
Blue Hill, ME 04614

### Boothbay Harbor

77 Oak Street  
Boothbay Harbor, ME 04538

### Brewer

5 Parkway S  
Brewer, ME 04412

### Calais

319 North Street  
Calais, ME 04619

### Camden

44 Elm Street  
Camden, ME 04843

### Damariscotta

223 Main Street  
Damariscotta, ME 04543

### Contact us today!

**800.564.3195**



800.564.3195 • [www.thefirst.com](http://www.thefirst.com)

Member FDIC • Equal Housing Lender

### Eastport

102 Washington Street  
Eastport, ME 04631

### Ellsworth

194 Beechland Road  
Ellsworth, ME 04605

### Northeast Harbor

3 Summit Road  
Northeast Harbor, ME 04662

### Rockland

132 Park Street  
Rockland, ME 04841

### Rockland

63 Union Street  
Rockland, ME 04841

### Rockport

114 Commercial Street  
Rockport, ME 04856

### Southwest Harbor

350 Main Street  
Seal Cove Road (Drive-Up)  
Southwest Harbor, ME 04679

### Waldoboro

1471 Atlantic Highway  
Waldoboro, ME 04572

### Wiscasset

39 Gardiner Road  
Wiscasset, ME 04578



**DIGITAL  
BANKING SERVICES**



# Digital Banking Services at First National Bank

Digital banking services at First National Bank are available for your convenience! We know that your busy lifestyle does not always allow for in-person banking, so you can choose to manage your personal and business accounts with First Online Banking. All you need is a computer, smart phone, or tablet to enjoy secure, 24-hour access at home, in the office, or anywhere that's convenient for you!

## FIRST ONLINE BANKING

First Online Banking is where easy access begins. Through this portal you can monitor your accounts, transfer funds, pay bills and set up all of our other convenient electronic services. To begin, sign up for First Online Banking at one of our branches or online at [www.thefirst.com](http://www.thefirst.com). Locate the First Online Banking log in box and click on "Personal Enrollment" or "Business Application". Once you are signed up and ready to go, fully customize your online banking dashboard based on your banking needs. Now you are ready to use all of the conveniences of online banking plus these additional **FREE** services.

## First Mobile Banking

The *FNB Mobile App* is available for your mobile devices (iPhone, Android or tablet) to monitor accounts, transfer funds between your First accounts, pay bills and more!

To install the mobile app:

- For your Android device: go to Google Play and search "FNB Maine", scroll down to find the blue and yellow icon, select the app and install
- For iPhone and/or iPad: go to the App Store and search "FNB Maine", select and install
- Use your current First Online Banking ID and password to log in or choose "Enroll now" if you are new to our Digital Banking Services



## Send Money with Zelle®

Whether customers are looking for a simple way to fund their new account, split the cost of a lunch tab, share the cost of a group birthday present, or even pay their babysitter, one of the fastest and easiest ways to send money is with Zelle®. Customers can find Zelle® in our online banking and mobile app, making sending and receiving money fast and easy. Since the money is sent immediately, Zelle® should only be used to send money to friends and family and others you trust. This Service is intended for personal, not business or commercial use.

To begin using Zelle®:

- Sign in to First Online Banking or Mobile Banking and click on "send money with Zelle®"
- Enroll your U.S. mobile number or email address
- Start sending and receiving money with Zelle®

## My Money Manager

As a valued Digital Banking customer, you are automatically enrolled in My Money Manager when you enroll in First Online or Mobile Banking. My Money Manager offers the opportunity for you to have greater financial clarity and control.

Some features of My Manager are:

- Spending By Category – view all your spending activity broken up by category, and drill down into each to get a full spending analysis report
- Budget Process – Build a comprehensive monthly spending plan and keep track of your progress
- Cash Flow Calendar – quickly view upcoming expenses, both recurring and one-time payments in calendar view
- Net Worth – Get a full-picture of your net worth and its growth over time
- Financial Goals – create financial goals for anything you want to accomplish and create a step-by-step plan to reach the finish line
- Click on My Money Manager in your First Online or Mobile Banking platform to get started!

## First Bill Pay

No more checks, stamps or envelopes when you use First Bill Pay. Payments are secure, on time, and can be paid 24/7! Any type of bill payment can be made through First Bill Pay. Larger companies generally accept payments electronically, and First Bill Pay is also able to pay smaller companies by check if they do not accept electronic payments.

To get started with First Bill Pay:

- Sign into First Online Banking and select Pay a Bill from your home screen or select Bill Pay from the menu on the left.
- Select +New Payee
- Select Company or Person and follow the on screen instructions

## iStatements

With iStatements, you can receive your account statement electronically—conserve resources and eliminate the need for paper files. You can view, download or print an electronic version of your statement, including checks and deposit images, or select the interactive version that allows you to custom format your statement for online viewing, anytime you wish. We will notify you when a new statement is available!

To get started:

- Sign in to First Online or Mobile Banking, click on "iStatements Current", then select "Sign Up/Changes"
- Select the accounts you want to enroll in iStatements
- To view your iStatements, click on eStatements/Notices, then choose to view or download



# CASH MANAGEMENT SERVICES

Save time with our great electronic business banking solutions



**First**  
National Bank



**Remote Deposit Capture:** Deposit checks into your business accounts from the convenience of your office.

**Mobile Deposit:** Deposit checks to your business accounts from your mobile device with the *First Mobile Banking App*.

**ACH:** Electronically pay your employees, vendors or collect dues from your clients using ACH and *First Online Banking*.

**Wires:** Send domestic wires using *First Online Banking*. We offer multiple layers of control and security to make it easy for your business.

**Payroll:** Leave the work to us! Our partnership with Action Payroll offers fully paperless payroll with full compliance to all State and Federal regulations, while offering great rates and local customer service.

**Positive Pay:** Take control of your checkbook. Approve checks clearing through your business account and help prevent fraud.

**Merchant Services:** Enjoy the convenience of our industry-leading credit card processing services with legendary customer service and competitive rates.

**Contact our knowledgeable  
Digital Commerce Team at  
800.564.3195, ext. 2777  
to get started today!**



**First**  
**National Bank**



**First National**  
WEALTH MANAGEMENT



Individual | Nonprofit | Municipal



**First National**  
WEALTH MANAGEMENT

Individual | Nonprofit | Municipal

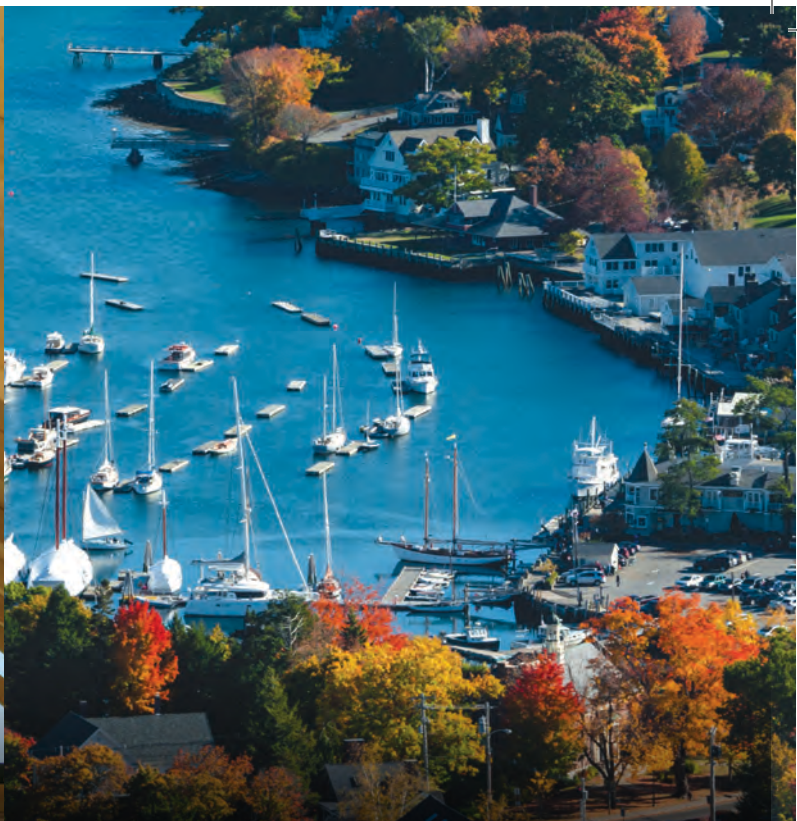
[TheFirst.com/WealthManagement](https://TheFirst.com/WealthManagement)



## RESPONSIBILITY FIRST

“Our greatest responsibility,  
and greatest honor, is to help  
the people with whom we work  
to make the most of the assets  
they have, so they can live the  
lives they choose without  
worry or concern.”

*Nazrin Dixon*  
First National Wealth Management



# Building Assets.

# Protecting Dreams.

## RESPONSIBILITY.

**Responsibility.** It's a word we take seriously at First National Wealth Management. It starts with a recognition of the awesome responsibility that comes with investing our community's assets. The responsibility to honor a life's work, a non-profit endowment, or the tax payers' trust with investments designed and managed to meet your goals while minimizing risk.

At First National Wealth Management, we believe our community's best days are ahead. And it is our responsibility to work harder than any other firm to build assets and protect dreams.

## INDIVIDUAL

When it comes to managing your wealth, you have your own unique goals, hopes, and dreams. Our responsibility is to listen, to honor your dreams, and help grow and protect your assets. Our team of investment advisors have the deep experience and tools to create a financial plan to meet your specific situation.

### Services

- Financial and retirement planning
- Portfolio construction
- Investment management
- Trust and estate administration

## NON-PROFIT

At the core of every successful non-profit lies a strong mission, a passionate and dedicated team, and the financial resources needed to make it all happen. At First National Wealth Management, we honor your mission and share your deep-seated commitment to its success. We serve your mission as partners, and will work tirelessly to ensure that your assets are protected, and your mission is supported today, and for generations to come.

### Services

- Portfolio construction
- Endowment management
- Investment policy consulting
- Trust and estate administration

## MUNICIPAL

We believe our community's best days are ahead, and the responsibility of managing our community's assets is one we do not take lightly. While some see what we do as money management, we view it as something deeper: honoring the tax payers' trust by protecting the assets so crucial to moving our community forward.

### Services

- Cash management
- Portfolio construction
- Investment management
- Custody safekeeping