

Owner's Guide

S U M M E R 2 0 1 7

Honoring Three Credit Union Pioneers



At our annual meeting on May 23, 2017 we dedicated our 2016 Annual Report to three credit union pioneers who were all instrumental

in their own ways in helping Maine Savings grow and develop into one of the finest financial institutions in Maine. Not only did these three individuals have a significant impact on our credit union, but credit unions from all of Maine and beyond. We paid tribute to Harold Grant posthumously. Harold was a volunteer official at Maine Savings for 40 years, many of those years as our Board Chair. We also honored John Murphy, who recently retired after a 44-year long career at The Maine Credit Union League and Synergent, the last 25 years as President and CEO and Rod Rovzar, attorney and partner at Norman Hansen DeTroy, who also recently retired and who served as Maine Savings' counsel for 37 years.

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Online Banking Upgrade Coming in July!

We are excited to announce an online banking upgrade. The upgrade will occur from July 24th at 6 p.m. through July 25th at 8 a.m. Mobile banking will be available during most of the upgrade to ensure access to your accounts. Mobile banking will only be down briefly on the morning of July 25th.

New features, benefits and functionality

- Enhanced security using passwords and PINs
- Strengthened password creation requirements that expire every 180 days
- No challenge questions or phrases to remember
- Use a PIN if you forgot your credentials or are accessing from a new device
- Receive your PIN via email, text or phone call, you choose
- View e-statements, without having to download them
- Drop down hover menus
- One location for transfers (no longer separate menus for loans)
- All accounts transfer from and to on one screen
- Cross account transfers (no more logging out and into another account to transfer money – if you're on an account you'll be able to transfer from within the account you are logged into to a different linked account)
- Message notification – email to member's account if there is an online banking note
- Email notification when physical and/or mailing addresses are changed, email addresses are changed or phone numbers change; this ensures that you or Maine Savings, at your request, updated your contact information

What do I need to do before July 24th?

- Change your password ensuring it meets the new security guidelines (available starting in July), so you'll have seamless access to your accounts following the upgrade.
- We will continue to communicate with you as the upgrade date approaches. Look for information starting in July on our in-branch TVs and handouts in-branch.

For full details visit
mainesavings.com



ACH Same Day Debiting

NACHA (National Automated Clearinghouse Association) is rolling out Same Day ACH (Automated Clearinghouse) debit transactions on September 15, 2017.

This means financial institutions, which includes Maine Savings, and businesses will be able to process in the same-day virtually any ACH payment. This change complements NACHA's Same Day credit, which went into effect September 2016. How does this affect you, our members? You may be used to scheduling a payment through ACH today and know it won't debit from your account until tomorrow, but with same-day debit, it may and most likely will, debit today. This enables your payments to process faster and debit your account the day you choose, even same-day. This change is intended to let you make last-minute payments that may not have been possible before. As the same-day debit live date of September 15, 2017 approaches we will have more information available for you in our branches and on our website.

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FROM THE PRESIDENT **Exciting times and the future looks bright.**

At the end of 2014 we reported just how stunning it was that we had completed so many major accomplishments and milestones that year. We opened a new state-of-the-art branch on College Ave., launched our Black Bear Debit Card and RedWallet Checking to name a few.

In 2015, we put our focus on behind-the-scenes strengthening and fine tuning. We focused on service and security, seeking consistency throughout the organization, whether in-person, by phone, or through technology.

I'm pleased to report that the results are in and all the planning done in 2014 and 2015 culminated in a resounding positive response from our members. In many aspects, 2016 was the strongest year of growth in our history.

Total assets increased by almost 10% while our loan portfolio soared by over 10%. At the same time

earnings improved dramatically, thereby providing managed growth while actually increasing our net worth. As mentioned many times, managed growth is the key for continued strength. We remain very balanced and continue to grow the core of Maine Savings: membership and member loans. Membership is rapidly closing in on 30,000 strong.

As mentioned last year, technology continues to evolve and we will continue to evaluate and deploy technologies that contribute to serving you better and that strengthen our ability to keep Maine Savings safe and secure.

Our sister companies continue to grow and offer our members superior products and services. CUSO Home Lending, home of the CU Promise Home Loan, is now one of the largest home loan lenders in Maine. Business Lending Solutions offers a wide array of member business loans to local businesses all across the state and One Maine

Insurance, our full service insurance agency, has saved our members thousands in lower insurance costs.

We continue to analyze what the branch of the future might look like but in the meantime we are moving forward with our new office building at 1355 Congress St. in Portland. We are redesigning office space at that facility and intend to enter the Portland market with a lending center, along with some type of high tech deposit capabilities.

It's certainly an exciting time at your credit union and the future is very bright. Thank you for your membership and loyalty. We will continue to be passionate about providing exceptional products superior service and will always...






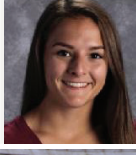




treat you like you own the place, because you do!



John Reed
President and CEO

\$5,000 in Scholarships Awarded to Graduates

2017 Scholarship Recipients

Student	School	College	Major
 Kaitlyn Berube	John Bapst Memorial High School	Husson University	Accounting
 Dylan Bragdon	Brewer High School	UMaine	Computer Science
 Keith Jordan	Ellsworth High School	Maine Maritime Academy	Power Engineering Technology
 Jacob Ketch	Old Town High School	UMaine	Kinesiology and Physical Education
 Kate Lusignan	Hermon High School	Bowdoin College	Undecided
 Ashley Ouellette	Bangor High School	UMaine	Nursing
 Cassidi Poulin	Lawrence High School	Loyola University	Theater
 Ruby Ramsay	Hampden Academy	UMass Amherst	Computer Science
 Janell Reece	Central High School	Husson University	Audio Engineering
 Justin Valvo	Penquis Valley High School	EMCC	Liberal Arts

EMMC Champion the Cure Challenge Motorcycle Ride

August 19 | 11:30 am

At Maine Savings, our commitment to the communities we serve comes in many forms. In the pages of the *Owner's Guide* — as well as on our website and on Facebook and elsewhere—you often see events or causes we support. The EMMC Champion the Cure Challenge is one of those causes that deserves special attention. There are very few people who have not been affected by cancer. For some, it's a first-hand battle. For others, it's a close family member or dear friend. But right here in Eastern Maine, there is great work being done. The research and treatment at the Lafayette Family Cancer Center is a testament to what our community is capable of when we come together. That's why we are a sponsor, and why we hope you will consider supporting this great event.

EMMC Champion the Cure Challenge offers a 58.9 mile Maine Savings-sponsored motorcycle ride. You can even choose to be a virtual participant. And remember, every penny raised stays right here in our community to support local cancer research! You can join the Maine Savings team!



Select Join Team and pick Maine Savings from the drop down menu when you register at ctcchallenge.org.

Mobile Check Deposit endorsement requirements

Mobile Check Deposit is a quick and easy way to deposit a check into your account using our Mobile Banking App. To ensure safe, prompt and convenient deposit make sure to sign your name on the back of the check and write "For Maine Savings Mobile Deposit Only." We appreciate your business and want to make depositing checks easy for you!

Thousands of Items and 60 Seconds to Grab All You Can

Use your Maine Savings rewards card three times a week for a chance to win an all-expense paid trip to Chicago and a 60-second shopping spree in a CURewards® Warehouse.

No Purchase Necessary to Enter or Win. Void prohibited Sweepstakes ends 9/24/17

WIN A MAGICAL SHOPPING SPREE



Register to win now!
For details, visit
mainesavings.com/magic



Closings

Independence Day
Monday, July 4

Labor Day
Monday, September 4

Member Service Center
 207.862.6500 or 800.273.6700
 memberservice@mainesavings.com
 Monday–Friday: 8 am to 5 pm
 Saturday: 9 am to 3 pm

Main Office and Hampden Branch
 101 Western Avenue
 PO Box 347
 Hampden, ME 04444
 Monday–Friday: 8:30 am to 5 pm

Bangor | Broadway
 671 Broadway
 Bangor, ME 04401
 Monday–Wednesday: 8 am to 5 pm
 Thursday–Friday: 8 am to 6 pm
 (5–6 pm, drive thru only)
 Saturday: 9 am to 4 pm
 (3–4 pm, drive thru only)

Service Anniversaries and New Hires 2nd Quarter

Hampden		Ellsworth	
Diane Cain	25	Linda Elliott	10
Evelyn Smith	25	Marcia McFarland	2
Lisa Grant	14	Milo	
Lee-Anne Robichaud	14	Angelia Comeau	24
Melanie Monk	9	Madolyn McAtee	22
Roland Narofsky	7	Vassalboro	
Shawn Sutherland	3	Karen Hartin	9
Ranelle Smith	2	College Ave	
Bangor—Broadway		Ryan Jandreau	1
Laura Lavigne	9	New Hires	
Ryan Johnson	3	Amber Chadrawi—Intern IT, Hampden	
Julie Shaw	3	Paul Crisafulli—Member Service Center, Hampden	
Ashley Stanhope	2	Danielle Hewes—Branch Manager, Hammond Street	
Bangor—Hammond Street		Jane Kelley—Teller, Broadway	
Kathy Ryder	8	Abby Lord—Seasonal Teller, Hampden	
Brewer		Colin MacDonald—Teller, Broadway	
Donna Sheeran	11	Kelly Martin—Seasonal Teller, Hammond Street	
Janet Kochis	10	Sarah Stewart—MSR/LO, Broadway	
Sue Mogan	10		
Corinth			
Karla Kelly	18		
Marie McMorrison	14		



North Vassalboro
 912 Main Street, PO Box 189
 North Vassalboro, ME 04962
 Monday–Thursday: 8:30 am to 4:30 pm
 Friday: 8:30 am to 5 pm

Old Town | College Avenue
 College and Stillwater Avenues
 1002 Stillwater Avenue
 Old Town, ME 04468
 Monday–Friday: 8:30 am to 5 pm