

Money Market Accounts

Features	PREMIER MONEY MARKET	RELATIONSHIP MONEY MARKET	IRA MONEY MARKET**
Product Description	Offers tiered interest rates for consumers looking to maximize their short-term savings. The interest rate is variable and can change at any time.	Designed to reward customers with higher balances.	Earn interest, make additional deposits, and even dip in and make a withdrawal or transfer if you need to. Perfect for rollover contributions from other funds or as a no risk way to start a retirement account.
How Does It Work?	<ul style="list-style-type: none"> • Only consumers are eligible to open this account. • Minimum of \$25 to open • You may make up to six (6) electronic transfers per calendar month from this account • No monthly service charge 	<ul style="list-style-type: none"> • Available to consumers and small business DBA* • Minimum of \$25 to open • You may make up to six (6) electronic transfers per calendar month from this account • \$10.00 monthly service charge • \$2,500 average monthly balance OR a combined average monthly balance of \$2,500 in personal checking and money market accounts required to waive monthly service charge 	<ul style="list-style-type: none"> • Can be opened for traditional or ROTH IRAs • No monthly service charge • A low \$25 minimum to open • Allows additional deposits anytime*** • Allows unlimited in-person withdrawals**** • Funds can be transferred at any time⁴
Benefits	Interest rate are tiered paid on balances	Earns a variable tiered interest rate, compounded daily and credited monthly.	Earns a variable tiered interest rate, compounded daily and credited monthly.

*Available to DBAs reporting under a social security number.

**There are no bank imposed penalties. Please refer to the disclosures in your IRA plan agreement, as some transactions have limitations. IRS penalties may apply.

***Deposits = contributions: If under age 50, up to \$5,500 per calendar year permitted by the IRS without penalty. If age 50+, up to \$6,500 per calendar year permitted by the IRS without penalty.

****Withdrawals or Transfers = distributions: Six per month permitted. \$15 per incident charged to accounts that exceed six withdrawals or non-in-person transfers per month. IRS imposed (10%) Federal and (5%) State penalties for early withdrawals for those under age 59 1/2.

AUBURN 786.5715 | BRUNSWICK 786.5701 | LEWISTON 786.0773 | WINDHAM 893.1100

Connecting All Locations 207.786.5700 or Toll-Free 800.325.7553

Telephone Banking 207.514.1020 or Toll-Free 877.886.1020

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Savings Accounts

Features	STATEMENT SAVINGS	PLANNED EXPENSE
Product Description	The Statement Savings Account is designed to offer the simplest form of savings for most anybody. The interest rate is variable and can change at any time.	Our Planned Expense Account replaces the traditional holiday club and is a great way to save for vacations, weddings and holiday shopping.
How Does It Work?	<ul style="list-style-type: none"> • Available to both business and consumers • No monthly service charge • Minimum of \$25 to open • You may make up to six (6) electronic transfers per calendar month from this account 	<ul style="list-style-type: none"> • Only consumers are eligible to open this account. • Minimum of \$50 to open • You may make up to six (6) electronic transfers per calendar month from this account • No monthly service charge • Higher interest earned on balances up to \$5,000. Any portion over a \$5,000 balance does not earn interest.
Benefits	Simple way to save.	Earns higher interest rate and no monthly fee.

*Withdrawals or Transfers = Six per month permitted. \$15 per incident charged to accounts that exceed six withdrawals and non-in-person transfers per month.

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