

**Ken Cormier**  
Norway Savings Customer,  
Owner of Funtown Splashtown USA

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Ken Cormier started his business, Funtown Splashtown USA, 52 years ago. With the help of his wife and six children, he has turned a drive-in restaurant on Route 1 in Saco into one of the leading amusement attractions in Maine. At Norway Savings Bank, we believe the key to Maine's prosperity is the success of our businesses. With a host of colorful banking products and a team of dedicated, experienced commercial lenders, we help businesses of all sizes launch, grow, and prosper.



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# The Big Bank Theory 2013

As the curtain rises on 2013, local banks and credit unions hope to win your approval. How does yours compare?

FROM STAFF & WIRE REPORTS

**W**hisper “Free Money,” and ears prick up. During a recent promotional blitz at their new Waterboro branch, SANFORD INSTITUTE FOR SAVINGS slipped in \$50 bills instead of twenties as ATM cash for their new customers. For example, if you asked for \$200 and you received nine twenties and a fifty, you didn’t have to turn yourself in. It can be exciting to be in the right place at the right time.

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## DOLLARS & SENSE

This dramatic step, “ATM GONE WILD,” was a stunning Cinderella touch and a memorable way for SIS to reach out to its clients, with a little bit of *Evita*-style largesse tossed in for star quality.

Did you know that at TOWN AND COUNTRY FEDERAL CREDIT UNION, all ATMs will give you just \$1 if that’s all you desire? Talk about a direct strike on the Yankee psyche. Sometimes we just need \$1. It’s considerate to see a firm that allows us withdraw money at a speed we choose.

Then, there’s the magic of word of mouth. During our research we overheard someone say in downtown Portland, “I’m loving my refi. Can you believe it? Just 3.27 percent at University Credit Union!”

There’s a head-turner.

We hope you enjoy reading “The Big Bank Theory 2013” as you compare Maine’s financial institutions bank to bank, credit union to credit union, advantage to advantage. You don’t have to be Sheldon in *The Big Bang Theory* to write an algorithm to discover what makes you happy. You’re looking for great deals, consideration, transparency. After all, it’s in your best interest.

### **ANDROSCOGGIN BANK**, [androscogginbank.com](http://androscogginbank.com)

**Branches**, 13; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$2; **Refund ATM surcharges**, Yes, with BlueWave Basic Checking; **Checking account fee**, \$5-\$10, waived with requirements **Highest savings account APY & terms**: .20%, \$100K min.

**Credit card APRs for A, B, C credit scores**: 9.99%-20.99%

**Best APR for 60-month auto loan**: 6.091%

**Lowest 30-year fixed rate res. mortgage APR**: 3.397%

**Lowest residential mortgage APR & terms**: 2.915%, 15-year fixed

**Highest APY opportunity**: 1.75%, 5-year CD, \$500 min.

**Highest CD APY & terms**: 1.75%, 5-year CD, \$500 min.

**Best APY for 12-month IRA**: .25%

**Breakout advantage**: “Keep your money local. We offer more security, technology, access, and diversity of products than ever before.”  
—Giselle St. Amand, Retail Manager

### **AROOSTOOK COUNTY FEDERAL SAVINGS**,

[yourhomebank.com](http://yourhomebank.com)

**Branches**, 2; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$2; **Refund ATM surcharges**, No; **Checking account fee**, No, with Personal NOW Checking Account

**Highest savings account APY & terms**: .15%, Pass-book Savings Account, \$5 to open, no minimum balance.

**Best APR for 60-month auto loan**: .5%

**Lowest residential mortgage APR & terms**: 3.5%, 30-year, 6-month adjustable

**Highest APY opportunity**: 1.89%, 60-month CD, \$500 minimum.

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# DOLLARS & SENSE

**Highest CD APY & terms:** 1.9%, 60-month CD  
**Breakout advantage:** "We have some of the highest deposit interest rates for our area. We are a local bank. We concentrate on local accounts. We just have two branches."  
*—Pam Sherman, Marketing Manager*

**AUBURN SAVINGS BANK, auburnsavings.com**  
**Branches, 2; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking account fee, No**  
**Highest savings account APY & terms:** .70%, Health Savings Account, \$25 min.  
**Best APR for 60-month auto loan:** 5.50%  
**Lowest 30-year fixed rate res. mortgage APR:** 4.01%  
**Lowest residential mortgage APR & terms:** 3.518%, 15-year fixed  
**Highest APY opportunity:** 1.35%, 5-year CD, \$500 min.  
**Best APY for 12-month IRA:** .40%  
**Breakout advantage:** "We're banking as it should be—our customers [like] someone who knows them, listens, and addresses their banking needs from a common-sense approach. Add to that our great rates and reasonable fees!"  
*—Allen Sterling, CEO & President*

**BANGOR SAVINGS, bangor.com**  
**Branches, 56; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, Yes, within three business days; Checking account fee, No, with Benefit and Benefit 62 Checking**  
**Highest savings account APY & terms:** .25%, Benefit Savings, \$25 min.  
**Credit card APRs for A, B, C credit scores:** 9.99%-20.99%  
**Best APR for 60-month auto loan:** 3.88%  
**Lowest 30-year fixed rate res. mortgage APR:** 3.55%  
**Lowest residential mortgage APR & terms:** 3.375% (36 months)  
**Highest APY opportunity:** 1.10%, 60-month term CD, \$500 min.  
**Best APY for 12-month IRA:** .15%, \$100K min.  
**Breakout advantage:** "We're 160 years old, with 56 branches statewide, 8 in greater Portland."  
*—Parke A. Burmeister, Assistant VP, Marketing Manager*

**BANK OF AMERICA, bankofamerica.com**  
**Branches, 33; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking account fee, \$8.95-\$25, waived with direct deposit or min. balance met**  
**Highest savings account APY & terms:** .20%, Money Market Savings, \$2.5M min.  
**Credit card APRs for A, B, C credit scores:**

9.99%-22.99%  
**Best APR for 60-month auto loan:** 2.59%  
**Lowest 30-year fixed rate res. mortgage APR:** 3.5% for purchasing and 3.75% for refinancing  
**Highest APY opportunity:** .65%, fixed IRA  
**Highest CD APY & terms:** .30%, \$10K min.  
**Best APY for 12-month IRA:** .45%  
**Breakout advantage:** "More choice and convenience, including industry-leading fraud protection, access to thousands of banking centers and ATMs, and the best online and mobile banking, allowing customers to bank on their terms."  
*—T. J. Crawford, Media Relations*

**BANK OF MAINE, thebankofmaine.com**  
**Branches, 33; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$2; Refund ATM surcharges, Yes; Checking account fee, No**  
**Highest savings account APY & terms:** .10%  
**Credit card APRs for A, B, C credit scores:**

**Highest savings account APY & terms:** .07%, Statement Savings, \$25 min.  
**Credit card APRs for A, B, C credit scores:** 9.99%-20.99%  
**Lowest 30-year fixed rate res. mortgage APR:** 4.559%  
**Lowest residential mortgage APR & terms:** 2.749%, 15-year fixed  
**Highest APY opportunity:** 2.01%, E-Choice Checking, \$10K max.  
**Highest CD APY & terms:** 1.40%, 60-month, \$500 min.  
**Best APY for 12-month IRA:** .30%  
**Breakout advantage:** "We were just named one of the Best Places to Work in Maine in 2012. We're very engaged in our community. Our customers really appreciate that about us."  
*—Cathy Planchart, Corporate Communications and Community Relations*

**BATH SAVINGS INSTITUTION, bathsavings.com**  
**Branches, 9; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking account fee, \$0-\$6.50**  
**Highest savings account APY & terms:** .12%  
**Best APR for 60-month auto loan:** 3.041%  
**Lowest 30-year fixed rate res. mortgage APR:** 3.794%  
**Lowest residential mortgage APR & terms:** 3.026%, 5-year adjustable  
**Highest APY opportunity:** .95%, 5.75-year CD, \$500 min.  
**Best APY for 12-month IRA:** .20%  
**Breakout advantage:** "We're a Maine-based mutual organization, proud to be managed and controlled locally. Our Neighbor to Neighbor Programs connect individuals,



businesses and non-profits, enriching the towns we call home. Since 1852, we've remained a source of investment in each hometown community we serve, providing strength and stability even in the stormiest financial times."  
*—Barbara Gaul, VP of Marketing*

9.99%-20.99%  
**Lowest 30-year fixed rate res. mortgage APR:** 3.56%  
**Lowest residential mortgage APR & terms:** 3.107%, 15-year fixed  
**Highest APY opportunity:** 1.56%, 5-year CD, \$500 min.  
**Best APY for 12-month IRA:** .50%, \$20K min.  
**Breakout advantage:** "We offer the Promise Rewards Account, a free checking account that pays you for everyday transactions along with additional benefits such as a \$250 mortgage closing credit. For 178 years, we have been Maine's bank."  
*—Renée Smyth, Senior Vice President (SVP)*

**BAR HARBOR BANK & TRUST, bhbt.com**  
**Branches, 15; Minimum ATM withdraw, \$5 (depending on ATM); Non-customer ATM charge, \$1; Refund ATM surcharges, Up to \$25 a month, E-Choice Checking; Checking account fee, No, with Simple Choice Checking**

**BIDDEFORD SAVINGS, biddefordsavings.com**  
**Branches, 6; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$2.50; Refund ATM surcharges, Up to four refunds with Checking Plus; Checking account fee, No, with Basic Checking**  
**Highest savings account APY & terms:** .65%, Savings Plus, \$100K min.  
**Lowest 30-year fixed rate res. mortgage APR:** 3.647%  
**Lowest residential mortgage APR & terms:** 2.914%, 15-year fixed  
**Highest APY & terms:** 1.41%, 5-year CD, \$1,500 min.  
**Best APY for 12-month IRA:** .40%  
**Breakout advantage:** "Our caring, capable staff.

(Continued on page 73)



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# Portland Team

Meet Androscoggin Bank's



Pictured from left: Front Row: Bob Stone, Peggy Anderson, Kaitlin Delaney, Carlee Evans, Barry Kohler. Back Row: Colin Baier, Jennifer Arnold, David Eldridge, Cathy Buffum, Paul Collins, Kathrin Warren

Androscoggin Bank. We are experts in banking, with decades of experience helping to create prosperity for our clients.

We serve business, government, professional and non-profit clients in Southern Maine from our Bank & Investment Center at 130 Middle Street in downtown Portland. Our clients and partners know that we work tirelessly to achieve their goals for growth and success.

Meet the team and find us online anytime at [AndroInc.com/Portland](http://AndroInc.com/Portland).

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## DOLLARS & SENSE

*The Big Bank Theory 2013 (continued from page 34)*

Bank in person, online, or on your smartphone and know you'll be well served in all cases. We help you on your individual path to prosperity."—Charles Petersen, President

**CAMDEN NATIONAL BANK**, [camdenational.com](http://camdenational.com)

**Branches**, 50; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$3.50; **Refund ATM surcharges**, Yes, \$10 CNB ATM Passport with monthly fee.

**Checking account fee**, No, with eChecking

**Highest savings account APY & terms**: .20%, Health Savings, \$15K min.

**Credit card APRs for A, B, C credit scores**: 9.99%-20.99%

**Best APR for 60-month auto loan**: 5.25%

**Lowest 30-year fixed rate res. mortgage APR**: 3.885%

**Lowest residential mortgage APR & terms**: 3.038%, 15-year fixed

**Highest APY opportunity**: 1.77%, 10-year

**Highest CD APY & terms**: 1.77%, 10-year

**Best APY for 18-month IRA**: .25%

**Breakout advantage**: "Camden National Bank is an independent, Maine-based community bank that has been anchoring communities since 1875. We're committed to enriching the lives of Maine people and helping businesses succeed..."—*Camdenational.com*

**GORHAM SAVINGS BANK**, [gorhamsavingsbank.com](http://gorhamsavingsbank.com)

**Branches**, 10; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$3; **Refund ATM surcharges**, Yes, with Makes Cents Checking; **Checking account fee**, No, with eEssential and Essential Checking

**Highest savings account APY & terms**: .25% with Go&Grow Savings, \$75K min.

**Credit card APRs for A, B, C credit scores**: 9.9%

**Best APR for 60-month auto loan**: 3.5%, requires 5% down payment

**Lowest 30-year fixed rate res. mortgage APR**: 3.521%  
**Lowest residential mortgage APR & terms**: 2.68%, 10-year fixed

**Highest APY opportunity**: 1.1%, Fresh Break CD/IRA, 25-36-month.

**Highest CD APY & terms**: 1.1%, 60-month

**Best APY for 12-month IRA**: .35%

**Breakout advantage**: "While we offer innovative products, such as the Makes Cents checking account that pays our customers to use their debit cards, our real strength is the knowledge and responsiveness of our employees."—*Dan Hancock, VP, Regional Bank Officer*

**KENNEBUNK SAVINGS**, [kennebunksavings.com](http://kennebunksavings.com)

**Branches**, 15; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$2; **Refund ATM surcharges**, Yes, Breakaway Free Checking; **Checking account fee**, No, with Breakaway Free Checking  
**Highest savings account APY & terms**: .1%, Breakaway Savings, \$5K min.

**Credit card APRs for A, B, C credit scores**: 9.99%-20.99%

**Best APR for 60-month auto loan**: 4.79%

**Lowest 30-year fixed rate res. mortgage APR**: 3.535%  
**Lowest residential mortgage APR & terms**: 2.936%, 15-year

**Highest APY opportunity**: 1.31%, 5-year CD/IRA CD

**Highest CD APY & terms**: 1.31%, 5-year

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## DOLLARS & SENSE

**Best APY for 12-month IRA:** 4%

**Breakout advantage:** "If you set up an account with us and use our ATM card at another bank, we'll rebate their ATM charge to you in three days—even if they charge \$5 in Boston!"—*Sally Collard, Teller, Route 1 Branch*

**KEY BANK, keybank.com**

**30-year fixed mortgage purchase rate:** 3.52% ("Everything's subject to change. Right now, a refi might be a little higher.")

**Commercial loan rate:** 25 years, approx. 5.75% ("We just did a restaurant in Biddeford with these terms.")

**Six-month CD rate:** .2%, minimum is \$2,500. To get this rate, your total relationship with the bank would have to be \$10,000 or above.

**Breakout advantage:** "The higher your total relationship with the bank [the fewer processing fees you pay with your checking account]."—*Jason Pooler, Relationship Manager, Key Bank, Forest Avenue*

**NORWAY SAVINGS BANK, norwaysavingsbank.com**

**Branches,** 21; **Minimum ATM withdraw,** \$20; **Non-customer ATM charge,** \$2; **Refund ATM surcharges,** Yes, Flexible and Full Solutions Checking Accounts; **Checking account fee,** No, Free Solutions Checking Account

**Highest savings account APY & terms:** .5%, Savings Solutions, \$100K min.

**Best APR for 60-month auto loan:** 2.99%

**Lowest 30-year fixed rate res. mortgage APR:** 3.763%, one point

**Lowest residential mortgage APR & terms:** 2.991%, 15-year, one point

**Highest APY opportunity:** 1.5%, 5-year Premium CD / IRA, \$500 min.

**Highest CD APY & terms:** 1.5%, 5-year Premium CD

**Best APY for 12-month IRA:** .3%

**Breakout advantage:** "We offer free checking and the GenGold program. We also offer surcharge-free ATM access through the Maine Cash Access Alliance of Maine community bank ATMs."—*Karen Hakala, Senior Vice President, Marketing*

**PEOPLE'S UNITED BANK, peoples.com**

**Branches,** Over 375; **Minimum ATM withdraw,** \$10; **Non-customer ATM charge,** \$3; **Refund ATM surcharges,** Yes; **Checking account fee,** No, if there is direct deposit, if account holder is over 65, or a minimum balance of \$750 is in the account.

**Highest savings account APY & terms:** Above \$10K, .05%; \$10-\$25K, .1%; \$25-\$50K, .15%; \$50-\$75K, .25%; \$75-\$100K, .30%

**Best APR for 60-month auto loan:** 7.99%

**Lowest 30-year fixed rate res. mortgage APR:** 3.5%

**Lowest residential mortgage APR & terms:** 3.126%, 15-year fixed

**What is the lowest commercial mortgage APR & terms (length):** 20-year rate 3.375%, APR 5.75%; 15-year rate 2.875%, APR 3.126%; 10-year rate 2.875%, APR 3.241%

**Highest APY opportunity:** 1.15%, 5-year CD

**Highest CD APY & terms:** 1.15%, 5-year CD

**Best APY for 12-month IRA:** .3%

**Breakout advantage:** "Founded in 1842, we



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## DOLLARS & SENSE

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### TD BANK, [tdbank.com](http://tdbank.com)

**Branches**, 55; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$3-\$3.50; **Refund ATM surcharges**, Yes, with TD Premier; **Checking account fee**, \$3.99-\$25 before meeting waiver

**Highest savings account APY & terms**: .45%, TD High-Yield Savings, \$1M min.

**Credit card APRs for A, B, C credit scores**: 9.24%-23.24%

**Best APR for 60-month auto loan**: 3.93%

**Lowest 30-year fixed rate res. mortgage APR & terms**: 2.843%, 15-year fixed

**Commercial mortgage rate**: (over \$10K): 4.25% (10-year) to 5.25% (15-year), 4.25% to 5.25% (20-year); (under \$10K): 4.75% to 5.75% (20-year)

**Highest APY opportunity**: .45%, TD High-Yield Savings, \$1M min.

**Highest CD APY & terms**: 1.25%, Basic CD, 7-year, \$250 min.

**Best APY for 12-month IRA**: .25%

**Breakout advantage**: "We consider ourselves retailers who happen to be in banking. We're about turning customers into fans, with great locations, long hours, 7-day service, and 24/7 live customer support."—Gabriel Weissman, Public Relations Manager

### SACO & BIDDEFORD SAVINGS, [sbsavings.com](http://sbsavings.com)

**Branches**, 6; **Minimum ATM withdraw**, \$5; **Non-customer ATM charge**, \$2.50; **Refund ATM surcharges**, No; **Checking account fee**, No, with Mainly E-Free Account

**Highest savings account APY & terms**: .4%, Mainly Preferred Savings Account, \$100K min.

**Best APR for 60-month auto loan**: 5.5%

**Lowest 30-year fixed rate res. mortgage APR & terms**: 3.638%, 15-year fixed

**Highest APY opportunity**: 1.36%, 7-year CD, \$500 min.

**Best APY for 12-month IRA**: .4%

**Breakout advantage**: "As Maine's oldest bank, we have deep roots in the communities we serve. As a mutual savings bank, we're not focused on the short-term demands of stockholders. Instead, we focus on balancing the long-term success of our five constituencies (deposit customers, loan customers, the communities we serve, our employees, and the bank itself)."—Jeff Vachon, SVP, Director of Bank Administration

### SANFORD INSTITUTION FOR SAVINGS, [banksis.com](http://banksis.com)

**Branches**, 9; **Minimum ATM withdraw**, \$20; **Non-customer ATM charge**, \$3; **Refund ATM surcharges**, Yes, Ultimate Checking; **Checking account fee**, No, Ultimate ECO-Checking

**Highest savings account APY & terms**: .25%, Best Interest ECO-Savings, \$2.5K min.

**Credit card APRs for A, B, C credit scores**: 0% intro APR for 12-month; variable APR after 12-month

**Best APR for 60-month auto loan**: 4.5%

**Lowest 30-year fixed rate res. mortgage APR & terms**: 3.747%, no points

**Lowest residential mortgage APR & terms**: 3.184%, no points

**Highest APY opportunity:** 2.27%, 10-Year Silver Link CD, \$10K min.

**Best APY for 12-month IRA:** .45%

**Breakout advantage:** "What sets us apart is our willingness to listen to customers, provide personal and business products designed to meet their lifestyle, and our ability to make local decisions and provide local servicing."  
—Deborah Mullen, VP, Marketing Director

## CREDIT UNIONS

**ACADIA FEDERAL CREDIT UNION**, [acadiafcu.org](http://acadiafcu.org)  
Branches, 4; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$1.50; Refund ATM surcharges, Yes; Checking account fee, No

**Highest savings account APY & terms:** Kasasa Saver 1%, \$5K max

**Credit card APRs for A, B, C credit scores:** 10.9%-12.9%

**Best APR for 60-month auto loan:** 2.99%

**Lowest 30-year fixed rate res. mortgage APR:** 5.64%

**Lowest residential mortgage APR & terms:** 3%, 1-year fixed, 20% down

**Highest APY opportunity:** 3%, Kasasa Cash, \$10K max.

**Highest CD APY & terms:** 2.02%, 5-year CD

**Best APY for 12-month IRA:** .7%

**Breakout advantage:** "Our Kasasa account offers ATM surcharge refunds, no minimum balance, no monthly fees, and no penalties."  
—Shirley Chasse, Member Services Representative

**ATLANTIC REGIONAL FEDERAL CREDIT UNION**, [atlanticregional.com](http://atlanticregional.com)

Branches, 4; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$2.50; Refund ATM surcharges, \$20 max., Kasasa checking account, per statement period; Checking account fee, No, Kasasa Cash, Regular Checking, Free4Me, and ASAP accounts

**Highest savings account APY & terms:** 1%, Kasasa Saver, up to \$10K

**Credit card APRs for A, B, C credit scores:** 9.99%-19.99%

**Best APR for 60-month auto loan:** 3.49% new car, depends on credit score

**Lowest 30-year fixed rate res. mortgage APR:** 3.5%

**Lowest residential mortgage APR & terms:** 2.587%, 10-year

**Highest APY opportunity:** 1.69%, 5-year CD, \$500 min.

**Best APY for 12-month IRA:** .4%

**Breakout advantage:** "We are a full-service, one-stop shop financial institution for consumer and business deposit and loan needs, including mortgages. We even offer insurance and retirement services."  
—Steve Van Rensselaer, VP Marketing

**BANGOR FEDERAL CREDIT UNION**, [bangorfederal.com](http://bangorfederal.com)

Branches, 3; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$3; Refund ATM surcharges, No, when outside CU24 SURF network; Checking account fee, No

**Highest savings account APY & terms:** .1%, \$25 min.

**Credit card APRs for A, B, C credit scores:** 7.9%-16.9%

**Best APR for 60-month auto loan:** 3.49%

**Lowest 30-year fixed rate res. mortgage APR:** Not offered, 3.125% for 10-year and for 15-year, and 3.75% for 20-year.



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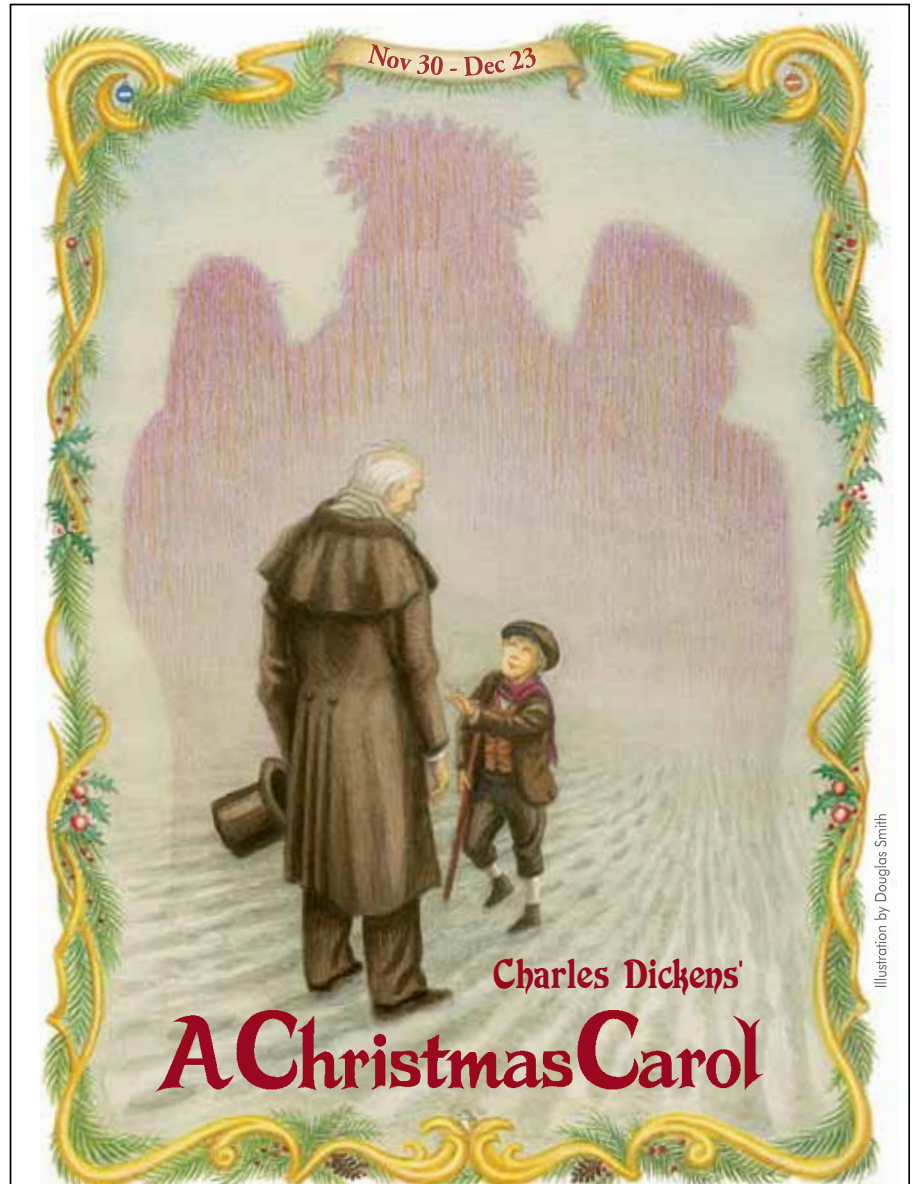


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## DOLLARS & SENSE

**Lowest residential mortgage APR & terms:** 3.125%, 10-year and 15-year

**Highest APY opportunity:** 1.61%, Jumbo Certificate, 5-year term, \$100K min.

**Highest CD APY & terms:** 1.61%, Jumbo Certificate, 5-year term, \$100K min.

**Best APY for 12-month IRA:** .3%

**Breakout advantage:** "We are a thriving financial institution with three locations in Bangor and Brewer."—*bangorfederal.com*

### cPORT CREDIT UNION, [cportcu.org](http://cportcu.org)

**Branches, 4; Minimum ATM withdraw, \$10-\$20; Non-customer ATM charge, \$2; Refund ATM surcharges, No, when outside CU24 SURF network; Checking account fee, No**

**Highest savings account APY & terms:** .25%, Share Savings, \$100 min.

**Credit card APRs for A, B, C credit scores:** 9.99%-17.99%

**Best APR for 60-month auto loan:** 2.99%

**Lowest 30-year fixed rate res. mortgage APR:** 3.5%

**Lowest residential mortgage APR & terms:** 2.75%, variable (fixed first 3 years)

**Highest APY opportunity:** 1.7%, 60-month CD

**Best APY for 12-month IRA:** .5%

**Breakout advantage:** "We have the same (or better) online and mobile technology as the big banks, and we're a local credit union with excellent service."

—*Laura Miller, Marketing Coordinator*

### CUMBERLAND COUNTY CREDIT UNION,

[cumberlandcountyfcu.com](http://cumberlandcountyfcu.com)

**Branches, 5; Minimum ATM withdraw, \$20; Non-customer ATM charge, \$2; Refund ATM surcharges, No; Checking account fee, No**

**Highest savings account APY & terms:** .35%, \$75K min.

**Best APR for 60-month auto loan:** 3.05%

**Lowest 30-year fixed rate res. mortgage APR:** 3.75%

**Lowest residential mortgage APR & terms:** 2.85%, 10-year

**Highest APY opportunity:** 1.87%, 60-month CD and IRA, \$75K min.

**Highest CD APY & terms:** 1.87%, 60-month CD

**Best APY for 12-month IRA:** .65%, \$75K min.

**Breakout advantage:** "Our service standard is superior. With a local focus, we blend of personal attention with innovative technology."

—*cumberlandcountyfcu.com*

### FIVE COUNTY CREDIT UNION, [fivecounty.com](http://fivecounty.com)

**Branches, 14; Minimum ATM withdraw, Varies; Non-customer ATM charge, \$3; Refund ATM surcharges, No; Checking account fee, No**

**Highest savings account APY & terms:** .2%, \$100K min.

**Credit card APRs for A, B, C credit scores:** 13.75%-19.90%

**Best APR for 60-month auto loan:** 2.5%

**Lowest 30-year fixed rate res. mortgage APR:** 3.5%, 0 points

**Lowest residential mortgage APR & terms:** 2.875%, 15-year, 0 points

**Highest APY opportunity:** 1.56%, 5-year CD, \$100K min.

**Best APY for a 12-month IRA:** .45%

**Breakout advantage:** "Eight of our 14 locations and our call center are open until 8 pm Monday through Saturday, including most holi-

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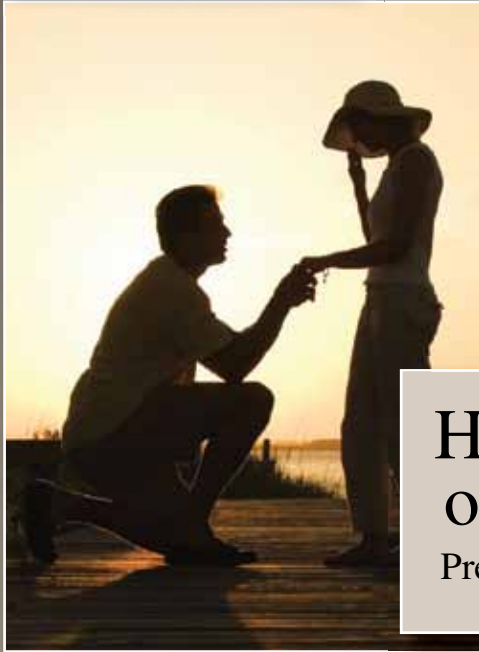
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## DOLLARS & SENSE

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—Michael J. Foley, Vice President, Sales

### **KV FEDERAL CREDIT UNION, kvfcu.org**

**Branches, 2; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$1; Refund ATM surcharges, No, outside of the CU24 SURF Network; Checking account fee, No**

**Highest savings account APY & terms:** .26%, Special Savings, \$75,000.01 min.

**Credit card APRs for A, B, C credit scores:** 11.9%; must qualify through credit score

**Best APR for 60-month auto loan:** 3.49%, new and used vehicles

**Lowest 30-year fixed rate res. mortgage APR:** 4.25%

**Lowest residential mortgage APR & terms:** 10-year, 2.99%

**Highest CD APY & terms:** 1.81%, 5-year CD

**Best APY for 12-month IRA:** 41%, IRA Certificates

**Breakout advantage:** "We are a full service financial institution with over 8,300 members. Headquartered in Augusta, our offices are located in Augusta and Oakland, Maine. Better rates, even better people." —kvfcu.org

### **LINCOLN MAINE FEDERAL CREDIT UNION, lincolmainefcu.com**

**Branches, 1; Minimum ATM withdraw, \$5; Non-customer ATM charge, \$1.50; Refund ATM surcharges, No; Checking account fee, No**

**Highest savings account APY & terms:** .25%, Shares, \$30,001 and up

**Credit card APRs for A, B, C credit scores:** 680+ = 9.75%; 640-679 = 10.35%; 600-639 = 10.75%; 550-599 = 12.75%

**Best APR for 60-month auto loan:** 2.99%, New 2013-2009 with an A+ (720+) credit score, 63-month

**Lowest residential mortgage APR & terms:** 3.75%, 15-years

**Highest APY opportunity:** 2%, IRA Traditional & Roth (NCUA insured at \$250K), must be a bank member for 12 months to qualify for account  
**Highest CD APY & terms:** 1.75%, Share Certificates, 60-month

**Best APY for 12-month IRA:** 2%, do not have terms  
**Breakout advantage:** Features "live agent web chat" with a loan-department member.

### **LISBON COMMUNITY FEDERAL CREDIT UNION, lisboncu.org**

**Branches, 2; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$1; Refund ATM surcharges, 4 free withdrawals outside of CU24 SURF Network per month; Checking account fee, No, Basic Checking, \$300 min.**

**Highest savings account APY & terms:** .35%, Health Savings Accounts, \$100K min.

**Credit card APRs for A, B, C credit scores:** 13.9% flat rate

**Best APR for 60-month auto loan:** 3.5%, new vehicle loans (2007-2012)

**Lowest 30-year fixed rate res. mortgage APR:** 5.04% (in-house), 3.568% (secondary market)

**Lowest residential mortgage APR & terms:** 2.867%, 15-year

**Highest APY opportunity:** 1.764%, certificates,



(l to r): David Mitchell, Christopher Rogers, Lauren Schaefer-Bove, Zara Machatine, Steve Guthrie, Dana Ricker

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5-year, \$1K min.  
**Highest CD APY & terms:** 1.764%, certificates,  
 5-year, \$1K min.  
**Best APY for 12-month IRA:** .551%  
**Breakout advantage:** "Since 1959. We're non-risk-based. If you qualify, you'll get the advertised rate." —Selma Basic, Marketing Officer

**PEOPLESCHOICE CREDIT UNION,**  
 peopleschoicecreditunion.com  
**Branches, 4; Minimum ATM withdraw, \$10; Non-customer ATM charge, \$2; Refund ATM surcharges, Varies; Checking account fee, No annual fee**  
**Highest savings account APY & terms:** .1%, \$25 min.  
**Credit card APRs for A, B, C credit scores:** 9.9%-29.99%  
**Best APR for 60-month auto loan:** 2.99%  
**Lowest residential mortgage APR & terms:** 2.99%, 7-year  
**What is the lowest commercial mortgage APR & terms (length):** 4.9% fixed, 20-year.  
**Highest APY opportunity:** 1.5%, 39-month Share Certificate  
**Highest CD APY & terms:** 1.81%, 60-month  
**Best APY for 12-month IRA:** .35%-.55%  
**Breakout advantage:** "In 2013...we'll have served members across Cumberland and York County for 50 years. Saco-based... we're a recent first place winner of the Best Places to Work in Maine award... We combine blue-ribbon customer service with free checking and the most advanced

online and mobile banking features..." —peopleschoicecreditunion.com

**TOWN & COUNTRY FEDERAL CREDIT UNION,**  
 tcfcu.com  
**Branches, 6; Minimum ATM withdraw, \$1; Non-customer ATM charge, \$2; Refund ATM surcharges, Yes; Checking account fee, None, with "A Better Checking Account"**  
**Highest savings account APY & terms:** 1.75%, \$25 min.  
**Credit card APRs for A, B, C credit scores:** 8.9%-17.9%  
**Best APR for 60-month auto loan:** 1.99% for new and used vehicles  
**Lowest 30-year fixed rate res. mortgage APR:** 4%  
**Lowest residential mortgage APR & terms:** 1.99%, 15-years  
**Highest APY opportunity:** 3.01%, Rewards Checking, \$10K max.  
**Highest CD APY & terms:** 1.75% for 60 months  
**Best APY for 12-month IRA:** .3% and .6%, Certificate  
**Breakout advantage:** "We are member-owned, so each member owns a piece of Town and Country. We get to know families, their cars, their dogs, and their houses. We become friends and build relationships"  
 —Lisa Favre, Member Service Representative

**UNIVERSITY CREDIT UNION,** ucu.maine.edu  
**Branches, 9; Minimum ATM withdraw, \$20; Non-customer ATM charge, Yes; Refund ATM surcharges, Yes, with RewardU Checking; Checking account**

**fee, No**  
**Highest savings account APY & terms:** 1.01% RewardU Saver  
**Best APR for 60-month auto loan:** 3.99% for new and used vehicles  
**Lowest 30-year fixed rate res. mortgage APR:** 3.593%  
**Lowest residential mortgage APR & terms:** 2.984%, 10 years  
**Highest APY opportunity:** 2.01%, RewardU Checking, \$10k max.  
**Highest CD APY & terms:** 1.35%, 60-month  
**Best APY for 12-month IRA:** .3%  
**Breakout advantage:** "We're a unique financial solution for students, employees, and alumni of the University of Maine System, as well as their families. Experience UCU today—where being active is rewarding!" —Amy Irish, Marketing Manager ■

**In-person, telephone, and online research by David Svenson, Liza Darvin, Margaret Leahy, Sydney Leonard, Aaron Rauth, Christopher Riccardo, and Sara Tarbox. All information is subject to change and is intended as a snapshot of the financial sector at press time. Gillian Britt, on behalf of KEY BANK, declined to participate with a corporate quote, though we do have figures directly from the Forest Avenue branch.**  
 Visit [portlandmonthly.com/portmag/2012/11/big-bank-extras](http://portlandmonthly.com/portmag/2012/11/big-bank-extras)



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