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FROM STAFF & WIRE REPORTS

RATES CHANGE AS rapidly as Maine's weather, so how do you navigate the labyrinth of checks and balances? Banks across the state are ready to guide you and make a few offers along the way.

ANDROSCOGGIN BANK

androscogginbank.com

Branches: 12; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Up to \$6-9 with certain accounts

Checking account fee: \$5/month for BlueWave Basic Personal Checking Account

Highest savings account APY & terms: 1.10%, \$100,000 min.

Credit card APRs for A, B, C credit scores: 15.99%-24.99%

Best APR for 60-month auto loan: 3.75% for customers

Lowest 30-year fixed rate res. mortgage APR: 4.899%

Lowest res. mortgage APR & terms: 4.416%, 15-year fixed

Highest APY opportunity: 2.25%, 25 month CD, \$500 min. deposit

Highest CD APY & terms: 2.62%, 18 month variable rate IRA CD, \$500 min. deposit

Best APY for 12-month IRA: .25%, \$500 min. deposit

AUBURN SAVINGS BANK

auburnsavings.com

Branches: 2; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Some accounts receive refunds of up to \$10/month

Checking account fee: Min. \$25 deposit for Classic Check-

ing, no monthly fee

Highest savings account APY & terms: Tiered system depends on account balance: \$25-\$2,499, .05% annual yield of .05; \$2,500-\$149,999, .10% annual yield; \$150,000 and over-.15% annual yield.

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 4.256%

Lowest 30-year fixed rate res. mortgage APR: 5.250%

Lowest res. mortgage APR & terms: 4.750%, 15-year fixed

Highest APY opportunity: 2.50%, 2-year fixed CD & IRA, \$500 min. deposit

Highest CD APY & terms: 2.50%, 2-year fixed CD & IRA, \$500 min. deposit

Best APY for 12-month IRA: .25% (or current special of 1.95% for qualifying customers)

BANGOR SAVINGS bangor.com

Number of bank branches in state: 56; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges for customers?:** Yes;

Checking account fee?: None for Benefit Checking or Benefit 62 Checking

Highest savings account APY & terms: Benefit Money Market .60% \$100,000 min. deposit

Best APR for 60-month auto loan: 5.67% for a new car with 700+ credit score*

Lowest 30-year fixed rate res. mortgage APR: 5.244% for conventional 30-year fixed rate*

Lowest res. mortgage APR & terms: 4.79%, for 10-year fixed*

Highest APY opportunity: 1.92%, 5-year CD, requires Benefit Plus Checking Account, \$500 min. deposit. Non Benefit Plus: 1.66% APY

Highest CD APY & terms: 1.92%, 5-year CD, requires Benefit Plus Checking Account, \$500 min. deposit. Non Benefit Plus: 1.66% APY

Best APY for 12-month IRA: 1.16% requires Benefit Plus Checking Account, \$500 min.; *Based on credit score

BANK OF AMERICA bankofamerica.com

Branches: 16; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** With some accounts

Checking account fee: \$12 for a basic account, none when certain requirements are met

Highest savings account APY & terms: .03% with Rewards Money Market Savings Account. 0.6% with Preferred Rewards Platinum Honors tier APY

Credit card APRs for A, B, C credit scores: 16.99%-24.99%

Best APR for 60-month auto loan: 3.44% with new car

Lowest 30-year fixed rate res. mortgage APR: 4.396%

(based on \$200,000 loan in Portland)

Lowest res. mortgage APR & terms: 4.397%, 15-year fixed (based on \$200,000 loan in Portland)

Highest APY opportunity: 1.00, 10-year fixed CD

Highest CD APY & terms: 1.00%, 10-year fixed

Best APY for 12-month IRA: .05%, \$1,000 min. deposit

BAR HARBOR BANK & TRUST bhbt.com

Branches: 14; **Non-customer ATM charge:** \$1.50; **Refund ATM surcharges:** Yes

Checking account fee: \$8 for Preferred Checking

Highest savings account APY & terms: .20%, \$50,000 min. deposit

Credit card APRs for A, B, C credit scores: 15.99% to 24.99%, Visa Signature Real Rewards and Cash Rewards American Express

Best APR for 60-month auto loan: 5.54% baseline with a new vehicle

Lowest 30-year fixed rate res. mortgage APR: 5.080%

Lowest res. mortgage APR & terms: 3.836%, 10-year fixed

DOLLARS & SENSE

Highest APY opportunity: 2.00%, 19-month CD, Preferred Choice or E-Choice checking accounts, \$5,000 min. deposit
Highest CD APY & terms: 2.00%, 19-month CD, with BHBT checking account and \$5,000 min. deposit
Best APY for 12-month IRA: .40%, \$500 min.

BATH SAVINGS INSTITUTION

bathsavings.com

Branches: 13; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** No

Checking account fee: None for eChecking NOW accounts, \$0-\$7 for Regular Checking

Highest savings account APY & terms: .12%, Super Savings Account

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.542%

Lowest 30-year fixed rate res. mortgage APR: 5.310%

Lowest res. mortgage APR & terms: 4.850%, 15-year fixed

Highest APY opportunity: 1.16% for a 5.75-year CD. \$500 min.

Highest CD APY & terms: 1.16% for a 5.75-year CD. \$500 min.

Best APY for 12-month IRA: .30%, \$500 min. deposit

New customer benefits: "Our Neighbor to Neighbor (N2N) program offers customers a \$10 gift certificate they can spend at any one of our hundreds of participating N2N businesses. Second, we donate \$25 to the non-profit organization of the customer's choosing, on their behalf."
 —Glenn Cummings, President/CEO;

BIDDEFORD SAVINGS

biddefordsavings.com

Branches: 6; **Non-customer ATM charge:** \$2.50; **Re-**

fund ATM surcharges: Yes, with eChecking and Checking Plus accounts

Checking account fee: No

Highest savings account APY & terms: Savings Plus Account, Tiered rate of .30%. Must have an average monthly balance of \$100,000 or more

Credit card APRs for A, B, C credit scores: 0% introductory APR for the first 12 billing cycles, after, 15.99% to 19.99% based on your credit score, or 26.99% as a cash advance APRs vary based on the Prime Rate

Best APR for 60-month auto loan: 4.25%

Lowest 30-year fixed rate res. mortgage APR: 5.109%

Lowest res. mortgage APR & terms: 4.677% 10 year fixed

Highest APY opportunity: 2.32%, 5-year CD/IRA

Highest CD APY & terms: 2.32% 5 Year Term CD/IRA \$1,500 minimum opening deposit

Best APY for 12-month IRA: 1.32%

New customer benefits: "Our Prime Rate accounts give you an edge in the way you bank. When the Wall Street Prime Rate goes up, so does your rate. Accounts include our Checking Plus, Prime IRA, and our Business Prime Money Market." —Jeanne Hult, President/CEO

CAMDEN NATIONAL BANK

camdennational.com

Branches: 62; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** Up to \$10 back in monthly ATM fees

Checking account fee: None for Simple Promise Checking

Highest savings account APY & terms: .07%, \$100,000 min. balance

Credit card APRs for A, B, C credit scores: 13.99%-22.99%,

Visa Platinum

Best APR for 60-month auto loan: N/A - only up to 4 years (4.806% up to 4 years)

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

Lowest res. mortgage APR & terms: 5.005%, 15-year fixed

Highest APY opportunity: 1.56%, 10-year, \$500 min. deposit

Highest CD APY & terms: 1.56%, 10-year, \$500 min. deposit

Best APY for 12-month IRA: .30%

New customer benefits: "With new and exciting platforms such as Online Chat, Pay Up, Mortgage-eTouch, BusinessTouch and TreasuryLink, we're striving to provide a first-class banking journey for customers, whether you're depositing a check through your mobile app, paying a friend after a dinner out, applying for a mortgage from the comfort of your couch, or visiting us in person at one of our 60 banking centers." —Renee Smyth, Chief Experience & Marketing Officer

DAMARISCOTTA BANK & TRUST CO.

damariscottabank.com

Branches: 6; **Non-customer ATM charge:** \$3.00; **Refund ATM surcharges:** No

Checking account fee: None with Free Checking Plus

Highest savings account APY & terms: .25%, \$100,000 min. Money Market Account

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan 4.5%: N/A

Lowest 30-year fixed rate res. mortgage APR: 5.50%

Lowest res. mortgage APR & terms: 4.75% 10 year fixed (based on mortgage calculator)

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Highest APY opportunity: 2.75%

Highest CD APY & terms: 2.75%, 59-Month CD Special, \$2,500 min. deposit

Best APY for 12-month IRA: .15%, \$500.00 min. deposit

EVERGREEN CREDIT UNION egcu.org

Branches: 4 **Non-customer ATM charge:** \$2; **Refund ATM surcharges:** Up to \$12/month with Breeze Rewards Checking Account

Checking account fee: None

Highest savings account APY & terms: .05%, \$25 min. deposit

Credit card APRs for A, B, C credit scores: 7.99%-18.99%

Best APR for 60-month auto loan: As low as 2.25% with requirements met

Lowest 30-year fixed rate res. mortgage APR: 5.136% on a \$200,000 home with 5% down

Lowest res. mortgage APR & terms: 4.746%, 10-year fixed on a \$200,000 home with 5% down

Highest APY opportunity: 2.15%, 60-Month IRA

Highest CD APY & terms: 2.15%, 60-Month IRA

Best APY for 12-month IRA: .50%

FIRST NATIONAL BANK thefirst.com

Branches: 16; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** No

Checking account fee: \$5/monthly, Spark Checking Account, waived after eight debit card transactions during statement period

Highest savings account APY & terms: First Choice Money Market, .25%, \$5,000 min. deposit

Credit card APRs for A, B, C credit scores: 0% for first 20 billing cycles, 13.99%-22.99%, Visa Platinum

Best APR for 60-month auto loan: 3.983% for a new car

Lowest 30-year fixed rate res. mortgage APR: 5.1910%

Lowest res. mortgage APR & terms: 4.6310%, 15-year fixed

Highest APY opportunity: 1.50%, 5-year CD, \$500 min. deposit

Highest CD APY & terms: 1.50%, 5-year, \$500 min. deposit

Best APY for 12-month IRA: .25%, min. \$500

New customer benefits: "Through Dream First Rewards, we reward our customers for shopping locally. We promote our Dream First Merchants through social media. In return, customers who use their debit cards to shop at these establishments get cash back in their checking account." —Susan Norton, Executive Vice President

FRANKLIN SAVINGS BANK

franklinsavings.bank

Branches: 7; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** No surcharge for customers

Checking account fee: \$5.00 for Paper Statement, no fee for eStatements

Highest savings account APY & terms: 1.30%, 59-month, \$2,500

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.63% on a new vehicle

Lowest 30-year fixed rate res. mortgage APR: 5.035%

Lowest res. mortgage APR & terms: 4.560%, 15-year Freddie Mac Secondary Market Mortgage

Highest APY opportunity: 1.30% on a 59-month CD-IRA Special

Highest CD APY & terms: 1.30% on a 59-month CD-IRA Special; **Best APY for 12-month IRA:** .15%, \$500 min. deposit

GORHAM SAVINGS BANK

gorhamsavingsbank.com

Branches: 14; **Non-customer ATM charge:** \$3.50; **Refund ATM surcharges:** Yes, for some accounts

Checking account fee: None (Champion Money Market requires \$5000 min. balance)

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DOLLARS & SENSE

Highest savings account APY & terms: .25%, \$75,000 min.

Credit card APRs for A, B, C credit scores: Variable

Best APR for 60-month auto loan: 4.50% for a new car, min. \$5,000

Lowest 30-year fixed rate res. mortgage APR: 5.050%

Lowest res. mortgage APR & terms: 4.943%, 20-year fixed

Highest APY opportunity: 2.00%, 5-year CD, \$500 min. deposit

Highest CD APY & terms: 2.00%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: .40%, min. \$500

New customer benefits: "Customers have access to a financial coach who will help them set financial goals and track progress. Early next year, we will be adding a budgeting program and financial wellness content to our web site."

—Dan Hancock, Chief Deposit Advisor

KENNEBUNK SAVINGS

kennebunksavings.com

Branches: 13; **Non-customer ATM charge:** \$3.50; **Refund**

ATM surcharges: Yes

Checking account fee: No

Highest savings account APY & terms: .10%, \$5,000 min.

balance; **Credit card APRs for A, B, C credit scores:** 13.99%-24.99% **Best APR for 60-month auto loan:** 4.29% New Auto with 80% LTV

Lowest 30-year fixed rate res. mortgage APR: 4.832% (30-Year Fixed Jumbo)

Lowest res. mortgage APR & terms: 4.441%, 15-year fixed

Highest APY opportunity: 1.31%, 5-yr. CD, \$500 min. deposit

Highest CD APY & terms: 1.31%, 5-year \$500 min. deposit

Best APY for 12-month IRA: .40%, \$500 min.

KEY BANK keybank.com

Branches: 50; **Non-customer ATM charge:** \$4; **Refund ATM**

surcharges: With some accounts

Checking account fee: None with Hassle-Free Account

Highest savings account APY & terms: .20% on a Health Savings above \$25,000+

Credit card APRs for A, B, C credit scores: 11.99%-23.99%

based on card type and creditworthiness

Best APR for 60-month auto loan: 8.99%

Highest APY opportunity: .75%, 10-year Jumbo and Tiered CD, \$100,000 min. deposit

Highest CD APY & terms: .75%, 10-year Jumbo and Tiered, \$100,000 min. deposit

Best APY for 12-month IRA: .25% Tiered CD with Relationship Reward, \$1000 min. deposit

MACHIAS SAVINGS BANK

machiassavings.com

Branches: 19; **Non-customer ATM charge:** \$3.50

Refund ATM surcharges: On some accounts

Checking account fee: None with Ultimate Green account

Highest savings account APY & terms: .25%, \$25,000 min. balance

Credit card APRs for A, B, C credit scores: 9.99%-27.99%

Best APR for 60-month auto loan: 7.035% on a new auto

Lowest 30-year fixed rate res. mortgage APR: 5.08%

Lowest res. mortgage APR & terms: 4.565%, 10-year fixed

Highest APY opportunity: 1.65%, 5-year CD, \$1,000 min. deposit

Highest CD APY & terms: 1.65%, 5-year CD, \$1,000 min. deposit

Best APY for 12-month IRA: .45%, \$250 min. deposit

MECHANICS SAVINGS BANK

mechanicssavings.com

Branches: 4; **Non-customer ATM charge:** \$3; **Refund ATM**

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DOLLARS & SENSE

surcharges: Yes, specific dollar amount reimbursed per statement cycle depending on account

Checking account fee: Fees waived with certain criteria met

Highest savings account APY & terms: Planned Expense Account, .50% APY on balances up to \$5,000.00

Credit card APRs for A, B, C credit scores: 0% introductory rate; 13.74% - 24.74% after intro period, based on credit score.

Best APR for 60-month auto loan: 4.25%

Lowest 30-year fixed rate res. mortgage APR: 5.109%

Lowest res. mortgage APR & terms: 4.677%, 10-year fixed Jumbo Construction

Highest APY opportunity: 18 Month CD Special, 2.27% APY. \$500 minimum deposit.

Highest CD APY & terms: 18 Month CD Special, 2.27% APY. \$500 minimum deposit.

Best APY for 12-month IRA: 1.25%, \$500 min. deposit

New customer benefits: "We offer a Planned Expense Account to help you reach your goals quickly and easily. The high-yield savings account pays .50% APY on balances up to \$5,000." —Jeanne Hulit, President/CEO

NORTHEAST BANK northeastbank.com

Branches: 10; **Non-customer ATM charge:** \$3.50; **Refund**

ATM surcharges: On some accounts

Checking account fee: None with Northeast Express

Highest savings account APY & terms: 1.10% APY Pearl Money Market

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 6.209%

Lowest 30-year fixed rate res. mortgage APR: 5.319%

Lowest res. mortgage APR & terms: 4.654%, 15-year fixed

Highest APY opportunity: 1.10% APY Pearl Money Market

Highest CD APY & terms: 1.40%, 5-year CD, \$500 min. deposit

Best APY for 12-month IRA: .20%, \$500 min. deposit

New customer benefits: "With our high-yield Pearl Money Market account, competitive CD rates, and full suite of residential mortgage products, Northeast Bank offers personal banking services designed to fit your needs." —Chris Delamater, Marketing Director

NORWAY SAVINGS BANK

norwaysavingsbank.com

Branches: 24; **Non-customer ATM charge:** \$4; **Refund**

ATM surcharges: Yes, up to \$20 for Flexible Solutions Checking & Full Solutions Checking customers. Customers have access to 220+ surcharge free Maine Cash Access ATMs.

Checking account fee: Yes with Free Solutions checking account as well as in Business Free checking. No minimum balance, no monthly fee.

Highest savings account APY & terms: 10% APY on Solutions Savings balances \$100,000+ (must have a Full Solutions or Flexible Solutions Checking account)

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: As low as 3.99% with a max. 72 month term on a new car

Lowest 30-year fixed rate res. mortgage APR: 5.201% APR 1 points; (rates adjust daily)

Lowest res. mortgage APR & terms: 15 year 4.586% APR 1 points; (rates adjust daily)

Highest APY opportunity: .50%, on balances between \$2,500 and \$24,999.99 on Full Solutions Checking account. Min. deposit \$25 (customer needs E-statements and a 3rd party payment to qualify)

Highest CD APY & terms: 1.11%, 5-year Premium CD, \$500

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DOLLARS & SENSE

min. deposit

Best APY for 12-month IRA: .20%, \$500 min.

PEOPLE'S UNITED BANK peoples.com

Branches: 27; **Non-customer ATM charge:** \$3.50; **Refund**

ATM surcharges: Only at People's ATMs

Checking account fee: \$12 with Plus Checking, \$10 with eStatements

Highest savings account APY & terms: .35%, Premier Advantage Money Market and Advantage Money Market accounts, \$100,000 min. deposit

Credit card APRs for A, B, C credit scores: 13.24%-24.99%

Best APR for 60-month auto loan: 7.49% for a new car

Lowest 30-year fixed rate res. mortgage APR: 4.527%

Lowest res. mortgage APR & terms: 4.295%, 15-year fixed

Highest APY opportunity: 2.50%, 15-month CD (vary by location)

Highest CD APY & terms: 2.50%, 15-month CD

(vary by location)

Best APY for 12-month IRA: .35%

ROCKLAND SAVINGS BANK

rocklandsavingsbank.com

Branches: 2; **Non-customer ATM charge:** \$2; **Refund ATM**

surcharges: No

Checking account fee: None on most accounts

Highest savings account APY & terms: .15%, \$10 min. deposit

Credit card APRs for A, B, C credit scores: 11.99%-21.99%

Best APR for 60-month auto loan: 5.00%

Lowest 30-year fixed rate res. mortgage APR: 5.233%

Lowest res. mortgage APR & terms: 4.808%, 15-year

Highest APY opportunity: 1.75%, 5 year fixed CD, \$500 min. deposit

Highest CD APY & terms: 1.75%, 5-year fixed,

\$500 min. deposit

Best APY for 12-month IRA: .50%, \$500 min. deposit

SACO & BIDDEFORD SAVINGS

sbsavings.com

Branches: 7; **Non-customer ATM charge:** \$2.50; **Refund ATM**

surcharges: No

Checking account fee: Several no fee options; **Highest savings account APY & terms:** 1.45%, Mainly Preferred Account, \$750,000 min. balance

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.625% for new

Lowest 30-year fixed rate res. mortgage APR: 5.072%

Lowest res. mortgage APR & terms: 4.619%, 15-year fixed

Highest APY opportunity: 2.60% 5-year CD, \$500 min. deposit

Highest CD APY & terms: 2.60% 5-year CD, \$500

min. deposit

Best APY for 12-month IRA: 1.56%, \$500 min. deposit

New customer benefits: "Our new Community Debit card program supports our local school food and nutrition programs. In its first year, we've raised enough funds to pay for almost 4,000 school meals in our participating communities." —Jeff Vachon, SVP, Director of Bank Administration

SANFORD INSTITUTION FOR SAVINGS

banksis.com

Branches: 8; **Non-customer ATM charge:** \$3; **Refund ATM**

surcharges: Yes, with Ultimate Checking

Checking account fee: No

Highest savings account APY & terms: .50%, Silver Lining Best Interest Statement Savings, \$0 minimum (\$25 to open)

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DOLLARS & SENSE

Credit card APRs for A, B, C credit scores: 10.74%-24.74%

based on card type and credit score

Best APR for 60-month auto loan: 3.0%

Lowest 30-year fixed rate res. mortgage APR: 5.081%

Lowest res. mortgage APR & terms: 4.638%, 15-year fixed

Highest APY opportunity: 2.50%, 25 month CD or IRA,

\$500 min. deposit

Highest CD APY & terms: 2.50%, 25 month CD or IRA, \$500

min. deposit

Best APR for 12-month IRA: .32%, \$500 min. deposit

SKOWHEGAN SAVINGS BANK

skowhegansavings.com

Branches: 11; **Non-customer ATM charge:** \$2.50; **Refund**

ATM surcharges: With some accounts

Checking account fee: Free with \$50.00 average daily balance

Highest savings account APY & terms: .05%, Integrity

Savings, \$25 min. deposit; .30%, Money Market over

\$100,000, \$2500 min. deposit

Credit card APRs for A, B, C credit scores: 13.99%-24.99%

depending on card type

Best APR for 60-month auto loan: 4.75% on a new auto

Lowest 30-year fixed rate res. mortgage APR: 5.281% (bi-

weekly), monthly: 5.389%

Lowest res. mortgage APR & terms: 4.741% on a 10-year

fixed bi-weekly, 10-year monthly: 4.834%

Highest APY opportunity: 2.00%, 48-month CD for Integri-

ty Plus customers, \$500 min. balance

Highest CD APY & terms: 2.00%, 48-month CD for Integri-

ty Plus customers, \$500 min. balance (Non-Integrity Plus:



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NMLS ID# 509632
dcekutis@northeastbank.com

Mortgage loans are available to qualified applicants who meet the Bank's current loan guidelines for owner-occupied residential properties in New England. Available for loans up to \$453,100. For loans with less than a 20% down payment, escrow for taxes and property insurance is required (including flood insurance, if applicable). Additional restrictions may apply. See tax advisor regarding deductibility of interest and charges. NMLS ID #483424. ¹Visit www.northeastbank.com/hero for a full list of eligibility criteria. ²3% down payment limited to fixed-rate mortgages.



DOLLARS & SENSE

1.75% on a 3 year CD, \$10,000 min. balance)

Best APY for 12-month IRA: N/A

TD BANK TDBANK.COM

Branches: 46; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** With certain accounts

Checking account fee: Free with \$100 min. Balance

Highest savings account APY & terms: .35%, Preferred Savings, \$50,000-\$9.99M

Credit card APRs for A, B, C credit scores: 14.99%-24.99%

Best APR for 60-month auto loan: N/A

Lowest 30-year fixed rate res. mortgage APR: 5.206% on a \$200,000 home with 5% down

Lowest res. mortgage APR & terms: 4.851%, 15-year fixed on a \$200,000 home with 5% down

Highest APY opportunity: 1.19%, 5-year Step Rate CD, \$250 min. deposit

Highest CD APY & terms: 1.19%, 5-year Step Rate, \$250 min. deposit

Best APY for 12-month IRA: .30%, \$250 min. deposit or .50% with \$100,000 min. daily balance

CREDIT UNIONS

ACADIA FEDERAL CREDIT UNION

acadiafcu.org

Branches: 7; **Non-customer ATM charge:** \$1.50 (some cards include additional fees); **Refund ATM surcharges:** No

Checking account fee: No

Highest savings account APY & terms: .40%, \$1,000

min. balance

Credit card APRs for A, B, C credit scores: As low as 10.90%

Best APR for 60-month auto loan: 3.49%

Lowest 30-year fixed rate res. mortgage APR: 5.35%, with 20% down payment

Lowest res. mortgage APR & terms: 5.05%, 10-year fixed, 20% down payment

Highest APY opportunity: 2.27%, 5-year fixed CD

Highest CD APY & terms: 2.27%, 5-year fixed

Best APY for 12-month IRA: .40%

New customer benefits: "Members can text our Maine phone numbers, and a staff member will be available to answer their questions. We'll also soon be offering live video chat." —*David Desjardins, President and CEO*

ATLANTIC FEDERAL CREDIT UNION

atlanticfcu.com

Branches: 4; **Non-customer ATM charge:** \$2.50; **Refund ATM surcharges:** Up to \$20/month with Kasasa account

Checking account fee: No; **Highest savings account APY & terms:** 2.00%, WAVE Money Market Account, \$500,000 min. deposit

Credit card APRs for A, B, C credit scores: N/A

Best APR for 60-month auto loan: 3.25%

Lowest 30-year fixed rate res. mortgage APR: 5.260%, w/o points

Lowest res. mortgage APR & terms: 4.825%, 10-year fixed, w/o points

Highest APY opportunity: 2.50% with Kasasa Checking

Highest CD APY & terms: 2.15%, 5-year, \$500 min. deposit

Best APY for 12-month IRA: 1.10%, \$500 min. deposit

BANGOR FEDERAL CREDIT UNION

bangorfederal.com

Branches: 3; **Non-customer ATM charge:** \$3 or free within Surf Network; **Refund ATM surcharges:** Up to \$25 per month with a Kasasa account

Checking account fee: No

Highest savings account APY & terms: .75%, up to 20,000, Kasasa Saver w/ requirements met

Credit card APRs for A, B, C credit scores: 7.9%-10.9%

Best APR for 60-month auto loan: 2.75% for a new car (up to 7 years)

Lowest 30-year fixed rate res. mortgage APR: 5.125%, w/o points

Lowest res. mortgage APR & terms: 4.50%, 10-year w/o points **Highest APY opportunity:** 3.00%, 10,000+, Kasasa Cash

Highest CD APY & terms: 2.63%, 5-year Jumbo CD, \$100,000 min. deposit

Best APY for 12-month IRA: 1.87%, 100,000, min. balance (2-year)

New customer benefits: "No charge on checking accounts." —*Elizabeth Ouellette, Member Rep.*

CPORT CREDIT UNION cportcu.org

Branches: 4; **Non-customer ATM charge:** \$3 or free within Surf Network; **Refund ATM surcharges:** Some

Checking account fee: No

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Highest savings account APY & terms: .20%, \$100 min. balance
Credit card APRs for A, B, C credit scores: 11.99%-17.99%
Best APR for 60-month auto loan: 3.25%
Lowest 30-year fixed rate res. mortgage APR: 5.263%,
 30-year fixed CU Promise 90
Lowest res. mortgage APR & terms: 4.80%, 10-year fixed;
Highest APY opportunity: 2.38%, 5-year CD
Highest CD APY & terms: 2.38%, 5-year
Best APY for 12-month IRA: 1.21%

CUMBERLAND COUNTY CREDIT UNION
 myccfcu.com

Branches: 5; **Non-customer ATM charge:** No charge if part of the Surf Network; **Refund ATM surcharges:** No

Checking account fee: No

Highest savings account APY & terms: .50%, \$75,000 min. balance

Credit card APRs for A, B, C credit scores: 8.25%-13.25%

Best APR for 60-month auto loan: 2.80% for a car newer than 4 years

Lowest 30-year fixed rate res. mortgage APR: 5.263%, 30-year fixed CU Promise

Lowest res. mortgage APR & terms: 4.80% 10-year fixed

Highest APY opportunity: 2.99%, 5-year CD, \$75,000 min.

Highest CD APY & terms: 2.99%, 5-year, \$75,000 min.

Best APY for 12-month IRA: 1.81%, \$75,000 min.

INFINITY FEDERAL CREDIT UNION
 infinityfcu.com

Branches: 4; **Non-customer ATM charge:** \$1.00; **Refund ATM**

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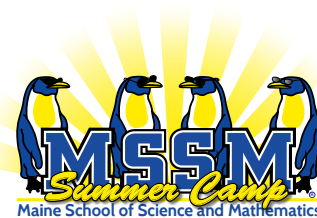
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DOLLARS & SENSE

surcharges: Yes with some accounts

Checking account fee: None with Step Up checking

Highest savings account APY & terms: .06%, \$1,000 min.

Credit card APRs for A, B, C credit scores: 8.90%-16.9% based on card type

Best APR for 60-month auto loan: 3.00% with Relationship Discount

Lowest 30-year fixed rate res. mortgage APR: 5.206%

Lowest res. mortgage APR & terms: 4.568%, 10-year fixed

Highest APY opportunity: 3.30% for 5, 7, and 10-year Jumbo Share Certificates, \$95,000 min.

Highest CD APY & terms: 3.30% for 5, 7, and 10-year Jumbo Share Certificates, \$95,000 min.; Best APY for 12-month IRA: 2.53% Share Certificate, \$500 min.

MAINE SAVINGS FEDERAL

CREDIT UNION mainesavings.com

Branches: 10; **Non-customer ATM charge:** \$3.00; **Refund**

ATM surcharges: Yes with certain accounts

Checking account fee: No

Highest savings account APY & terms: .50% with Red Wallet Saver account up to \$10,000, plus up to 2.00% of \$10,000 with addition of Red Wallet Checking account

Credit card APRs for A, B, C credit scores: 9.99%-18.00%

Best APR for 60-month auto loan: 3.84% for a new car

Lowest 30-year fixed rate res. mortgage APR: 5.263%,

30-year fixed CU Promise

Lowest res. mortgage APR & terms: 4.835%,

15-year fixed

Highest APY opportunity: 3.15%, 5-year CD, \$500

min. deposit

Highest CD APY & terms: 3.15%, 5-year, \$500

min. deposit

Best APY for 12-month IRA: 1.41%, \$500 min. deposit

New customer benefits: "We offer a discount of 50% off

your rate if you have loans with another institution as a

new member. Credit card debt—we will take that and cut

that in half, so if you qualify for the loan, we'd cut the in-

terest rate in half." —John Reed, President/Chief Execu-

tive Officer

MAINE STATE CREDIT UNION

mainestatecu.org

Branches: 3; **Non-customer ATM charge:** \$3.00; **Re-**

fund ATM surcharges: Up to \$25 per month with

some accounts

Checking account fee: None with Advantage Checking

Highest savings account APY & terms: 1.10%, Advantage

Savings, \$100,000 min. balance

Credit card APRs: 9.90%-11.90%

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

66-month term

Lowest 30-year fixed rate res. mortgage APR: 4.862%,

1.00 points

Lowest res. mortgage APR & terms: 4.274%, 10-year

fixed, 1.00 points

Highest APY opportunity: 3.00%, 30-month Share Cer-

tificate Special, \$2,500 min. deposit

Highest CD APY & terms: 3.00%, 30-month Share Certi-

ficate Special, \$2,500 min. deposit

Best APY for 12-month IRA: 1.35%, \$500 min. deposit

New customer benefits: "Our new smart phone capabil-

ity includes e-alerts, new deposit/loan accounts, Visa

card controls, and person-to-person payments."

—Tucker Cole, President/CEO

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5K "warm up" run around Portland's Back Cove trail: 11:00 a.m.
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Polar Bear Dip into Casco Bay, East End Beach: Noon
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Shuttle will return participants to Back Cove parking lot after dip.

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DOLLARS & SENSE

NORTHEAST CREDIT UNION necu.org

Branches: 5; **Non-customer ATM charge:** \$3; **Refund ATM surcharges:** Yes, if requirements are met

Checking account fee: None for some

Highest savings account APY & terms: 1.51%, various accounts
Credit card APRs for A, B, C credit scores: 10.24%-16.25%

Best APR for 60-month auto loan: 3.69%

Lowest 30-year fixed rate res. mortgage APR: 5.229%

Lowest res. mortgage APR & terms: 3.00%, 3/1 ARM

Highest APY opportunity: 4.00%, Elite Checking

Highest CD APY & terms: 3.82%, 4-year

Best APY for 12-month IRA: 1.00%, \$500 min. deposit

New customer benefits: "Our new members love that we can instantly issue their debit cards for them."

—Michael Rumo, Regional Sales Manager

TOWN & COUNTRY

FEDERAL CREDIT UNION tcfcu.com

Branches: 6; **Non-customer ATM charge:** \$2.00; **Refund ATM surcharges:** Yes, up to \$25/month with Rewards Checking

Checking account fee: No; **Highest savings account APY & terms:** .15%, \$25 min. balance

Credit card APRs for A, B, C credit scores: Platinum

Visa CC: 8.90% to 15.90% APR; Rewards Visa CC: 10.90% to 17.90%, APR as low as 3.90% APR for the first year for new credit card holders.

Best APR for 60-month auto loan: 3.49% for a new car

Lowest 30-year fixed rate res. mortgage APR: 5.282%

Lowest res. mortgage APR & terms: 4.702%,

10-year fixed

Highest APY opportunity: 3.01%, up to \$10,000, with Rewards Checking

Highest CD APY & terms: 2.10%, 5-year CD, \$500 min. opening deposit

Best APY for 12-month IRA: 1.10%, \$500 min. deposit

UNIVERSITY CREDIT UNION

ucu.maine.edu

Branches: 9; **Non-customer ATM charge:** \$3.50; **Refund**

ATM surcharges: Yes, up to 4 transactions

Checking account fee: None

Highest savings account APY & terms: 1.01% Kasasa Saver, \$15,000 min.

Credit card APRs for A, B, C credit scores: 9.99%-16.99% for the Platinum Card, 11.99%-18.99% for the Platinum Rewards Card

Best APR for 60-month auto loan: 3.29%

Lowest 30-year fixed rate res. mortgage APR: 5.237%

Purchase Primary Residence

Lowest res. mortgage APR & terms: 4.274%,

15-year fixed

Highest APY opportunity: 3.01% Kasasa Cash up to \$10,000, no min.

Highest CD APY & terms: 1.2%, 5-year CD,

\$500 min. deposit

Best APY for 12-month IRA: .30%, \$500

min. deposit ■

*All rates are subject to change. Please check with the financial institution for the most current offers. Each bank included in this year's article feature electronic check deposit through mobile devices.

Maine Center For Laser & Digital Restorative Dentistry



Wayne J. Yee, D.D.S., P.C.

Our office is proud to provide advanced General/Restorative Dentistry, Cosmetic Dentistry, and Dental Oncology to Portland, Maine and the surrounding communities. It's our firm belief that quality dental care should also be Gentle and Comfortable. Several positive patient reviews over the last 20 years has assured us that our practice philosophy works! See our website to find links to these reviews and to learn more about our practice. At the bottom of the home page you will also find a Comprehensive online "Dental Library" that can answer most if not all of your Dental questions. We produced this dental search engine with the assistance of "Dear Doctor Magazine" as a free service to the General Public. It is our belief that a well educated patient is better able to make informed decisions about their own Dental Health and subsequent care.

We look forward to being of service...

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A handwritten signature in cursive script that reads "Wayne J. Yee, D.D.S., P.C.".

Wayne J. Yee, D.D.S., P.C.

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Plasma Arc, Laser, and Digital Dental Technology helps to Create Beautiful Smiles Often in Only One Day!

By: Marianna Gold

A smile that gives self-confidence and happiness is priceless. It can help you to start a new life, or to succeed at that interview for the job that you always wanted. Having a healthy appearance is a quality of life issue that can affect how others see and judge us, and how we see ourselves.

Obtaining High Quality Aesthetic (Cosmetic) Dentistry is easier to achieve than you may think. Just doing a professional 4 session Plasma Arc Bleaching is sometimes all that is needed to brighten a smile. And with today's Laser and ultrasonic filling technology you can in most cases totally avoid local anesthesia using needles. No more pain or hours of numbness. For Crowns the process of Digital Dentistry uses a Computer that guides a porcelain milling robot into the fabrication of custom designed and precisely fitted cosmetic teeth. Crowns/Laminates that could take several weeks to make can now be completed in as little as 1.5 hours.

The following photos were taken of an actual case completed in the office using Computer Assisted Design (CAD), and Computer Automated Milling (CAM) techniques. Temporaries that could easily fall off were not needed. This entire crown case was completed from start to finish in only One Day. Laser white fillings required less than 3 minutes per tooth because no wait time is needed for the patient to get numb. Plasma Arc bleaching helped to balance the colors prior to the start of treatment.



Will people know?

After this "Dental Make Over," few (even close friends) recognized what was done. But they all knew that the patient looked a lot better, and appeared healthier. This phenomena occurs because in conversations people focus more upon each other's eyes -- the teeth are not typically noticed as the immediate source of this healthy



new look; even if within their field of view.

But if the smile looks too white, or too flat, or too perfect the secret is given away and it draws attention immediately to the teeth; in which case they would appear fake. The secret to a perfect smile is by adding imperfections, but in the way that Mother Nature would. Look at the before and after pictures again. See if you can identify the natural teeth from the cosmetic bondings and porcelain crowns. The answer will be in next month's issue.

A Healthy Foundation

In order to have a lasting affect, all Aesthetic Dentistry must start with quality Dental care, healthy gums, and proper hygiene. A comprehensive approach requires your willingness to get your teeth and gums into the best shape possible. This critical effort on your part will greatly increase the life of your Aesthetic Dentistry.

Having a perfect smile is really specific to each individual. One smile cannot fit all. A perfect smile is subjective to the person who wants it, and the environment in which the person intends to be in.

Philosophy of Dental Aesthetics

"In over 20 years of Practice I have learned that the best Aesthetic Dentistry occurs only in an imperfect world. I try my best to copy and maximize the beauty of that imperfect world. Rather than trying to make every tooth geometrically the same I try to lean in the direction that nature's form and function takes me; unique to each individual.

I purposely make teeth ever so slightly "imperfect" with tiny chips, waves, twists, and turns, but I do so in the way Mother Nature would make these teeth. The net result is a "perfect smile," but not a fake smile.

—Quote by Dr. Wayne J. Yee