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Bettina Doulton
Owner, Cellardoor Winery

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Name Game

Who's on First National? If you're new in town and looking for a place to trust with your personal savings, checking, and mortgage accounts, job one is to understand where your banks are coming from. **BY KAREN E. HOFREITER**

Maybe it's the newest drinking game in the Old Port or a refinement of the old Six Degrees of Kevin Bacon:

"Ok, so before TD Bank, there was TD Banknorth, and before that Banknorth, and before that People's Heritage, and before that..."

"Before that, your grandmother wasn't even born. No, I've got a better one: Norway Savings Bank snatched up Coastal Bank, which had already swallowed Brunswick Savings and York County Savings..."

Or maybe it's more like living in Rome, where you're crossing a street and feel a fleeting sense that your civilization is only the latest in

a series of empires still smoldering below (and even well above) your feet. Like the way the Canal Bank building still carries a sign at its top to the left of Canal Plaza.

It could even be the eerie feeling of a bank following you. One Bank of America customer recalls, "Living in Virginia in the late 1990s, it wasn't a proper street corner without a Bank of America sitting there. [After I moved to Maine], I liked the looks of Fleet's 'sails-in-the-wind' logo and thought I'd give them a try. But before I knew it, my cool green-and-white Fleet card was replaced with a fire-engine red Bank of America card. At that point, I knew there was just no escaping."



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DOLLARS & SENSE

Bank of America can play the name game all the way back to the founding of Bank of Maine in 1836. Bank of Maine became Norstar Bank of Maine, which became Fleet Bank of Maine, which become Fleet National Bank before working its way to Bank of America. The smoking remains of Maine Savings Bank, a casualty of the 1980s, and New Maine National Bank also evolved into Bank of America via Fleet.

Head spinning yet? Well, hang on, because the musical chairs have just begun.

“The joke became ‘The Vermont Bank for Maine People,’ and then, ‘The Connecticut Bank for Maine People.’”

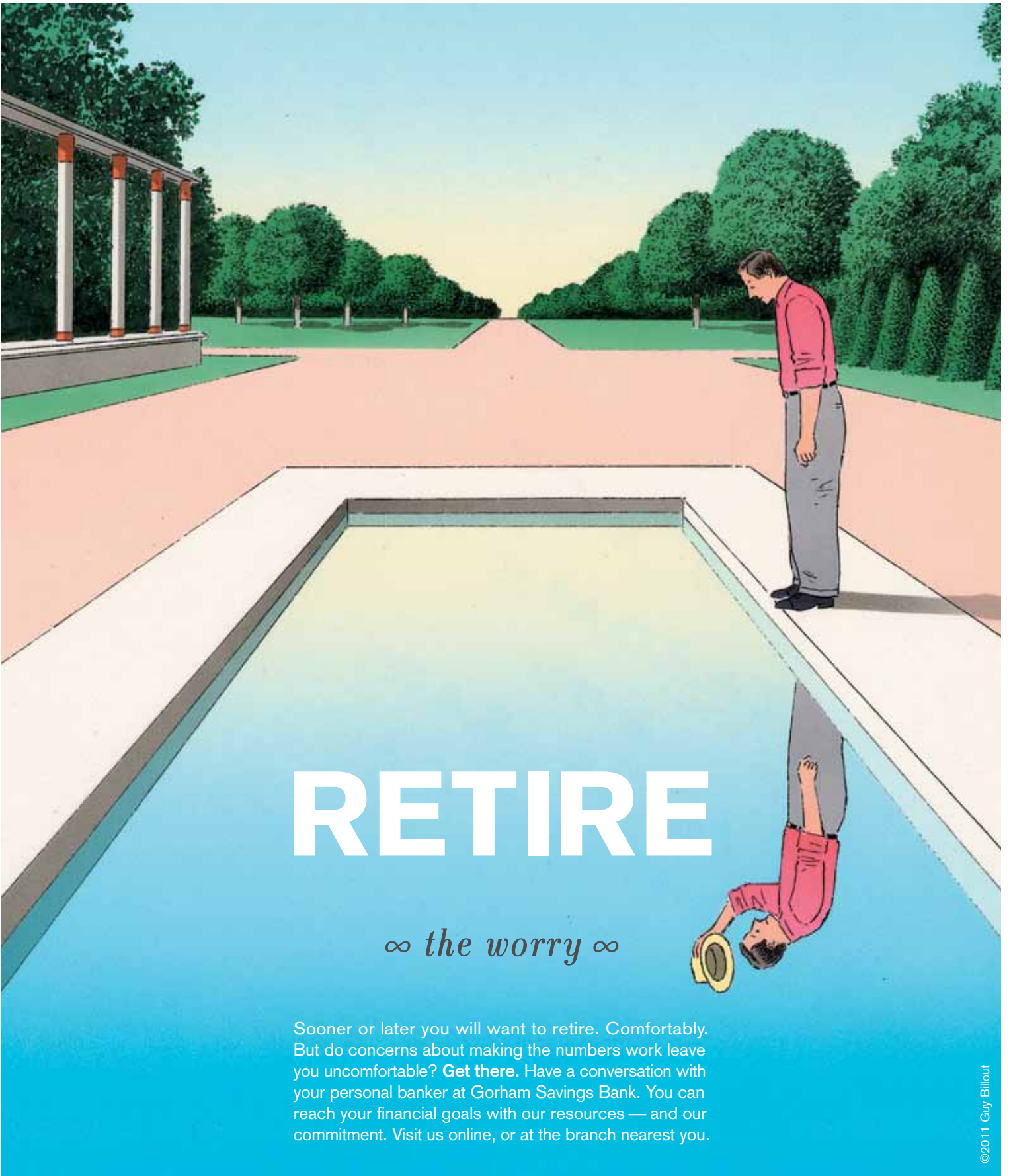
We’ve mentioned KeyBank leaping over Canal Bank. This creates the bizarre sight gag of innocent visitors coming to Canal Plaza and asking, “Where’s the canal?”

There’s no canal here, and it’s a monument to confusion when people look for it.

There really was a canal, by the way, but not at Canal Plaza. Canal Bank was chartered to help fund the building of the Cumberland and Oxford Canal, a visionary achievement that connected Portland Harbor (near the Tate House) to Sebago Lake. Hikers love to track the ghostly path of the old canal through brambles and bright blue stretches from the Tate House to (a swell finish) a lobster club at Rick’s “on the shores of Long Lake in Naples, at the top of Little Sebago.”

Still, it’s an oversimplification to say that Key’s presence in Maine evolved from Canal (even though Key’s headquarters in Portland are at Canal Plaza). Because KeyBank’s had more antecedents. Casco Bank & Trust (est. 1933) became Casco Northern Bank in the 1980s, when it joined with Northern National. Then, Casco Northern became Key Bank of Maine before settling (for now) as KeyBank.

The now-defunct Maine Bank & Trust, established in 1991 by philanthropist Elizabeth Noyce with the purpose of filling what was seen as a void of locally managed banks, once billed itself “The



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Maine Bank for Maine People." When it was acquired a decade later by Burlington, Vermont-based Chittenden Corporation and then again in 2008 by Hartford, Connecticut-based People's United Bank, MB&T went through a few ribbings for its original, prideful stance.

"The joke became 'The Vermont Bank for Maine People,' and then, 'The Connecticut Bank for Maine People,'" says Chris Pinkham, President of the Maine Bankers Association.

But Maine Bank & Trust was not the only institution with good intentions to serve local folks foiled by Chittenden and subsequently People's United (which merged with Chittenden in 2008). Both Ocean National (est. 1854 at 100 Main Street in Kennebunk to meet the needs of local mariners) and Merrill Merchants Bank (est. 1992 in Bangor) became People's United in July, 2010.

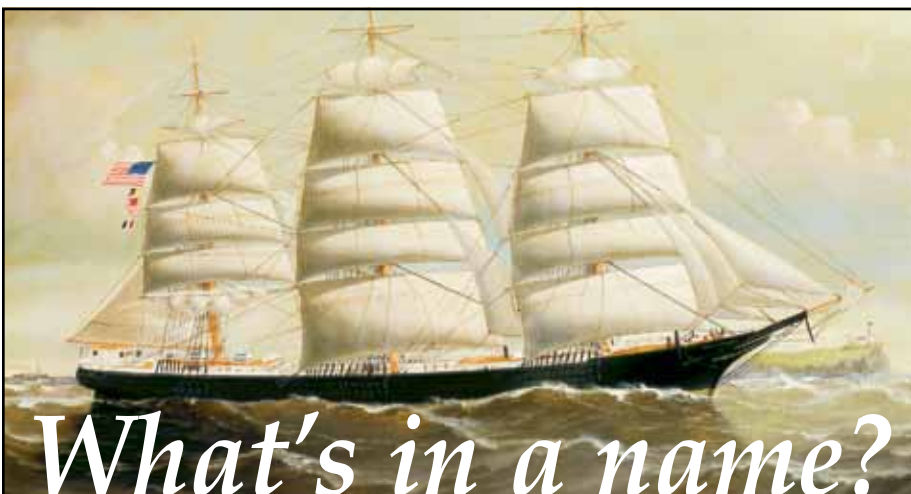
And then there's The Bank of Maine (née Savings Bank of Maine), which was, up until 2007, Gardiner Savings Institution (est. 1834). Isn't this a Russian doll that contains another Russian doll with a third inside it?

The April 2011 switch from Savings Bank of Maine to The Bank of Maine accompanied a restructuring of management and customer service offerings, and the new name is meant to reflect their "commitment to making the bank a leading institution in Maine," says CEO John Everets.

So is there something deeper to this name game after all?

Camden National Bank definitely knows so. Established in 1875 and run from the back of Crockett's Five and Ten Cent Store on the corner of Elm and Chestnut streets in Camden, this local powerhouse has had its share of action, purchasing United Bank and four branches of KeyBank and acquiring Kingfield Bank in the late '90s; joining with United Kingfield Bank (under the Camden name) in 2006; and acquiring Union Bankshares, the parent company of Union Trust, in 2008.

It was not until 2011, however, that all Union Trust branches began operating under the Camden name. This was not a decision taken lightly. "[Banks] are an important part of people's lives. People know the names and what the names stand for, so change is personal. When we thought about bringing Union Trust under



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the Camden name, we carefully considered what would be best for our employees, customers, and shareholders. We were even surprised when people responded with, 'what are you waiting for?' And the employees were eager to operate as one family again," says president and CEO Greg Dufour.

So which is better? A national reputation for stability or regional immunity to change? It's not an easy answer for a young depositor. But not knowing about a bank's background is as naive as asking Paris Hilton if she's ever made a video before.

Banks who've stuck with what works for them include Saco-Biddeford Savings. Established in 1827, it holds the state's oldest charter and has not dabbled in mergers or acquisitions or name-changing.

"We've been approached by bigger banks on rare occasions, but we've been able to remain independent and grow without going through the merger process," says president and CEO Kevin Savage. "What's best for our customers always comes first." ■



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