



## COMMUNITY REINVESTMENT ACT NOTICE

Maine Community Bank's predecessors, Biddeford Savings Bank and Mechanics Savings Bank, had a long-standing commitment to serve their communities. As Maine Community Bank we continue this commitment. As well as deposit services, the Bank has an affirmative objective in helping to meet legitimate credit needs of the community on a nondiscriminatory basis. The management of the Bank shall strive to understand and meet the borrower's needs soundly and within the framework of our Loan Policy.

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound practices and operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review the following information:

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, Fifth Avenue, Suite 1200, New York, NY 10118.

Written comments or questions about information contained in this Public File or about the Bank's CRA performance may be addressed to:

Maine Community Bank  
CRA Officer  
100 Larrabee Road, Building 400  
Westbrook, ME 04092

and to

Regional Director  
Federal Deposit Insurance Corporation  
350 Fifth Avenue, Suite 1200  
New York, NY 10118

You may also submit comments electronically through the FDIC's website at: [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Director. You may also request, from the FDIC Regional Director, an announcement of our applications covered by the CRA, filed with the FDIC. We are a subsidiary of Maine Community Bancorp, MHC, a bank holding company. You may request from the Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, Massachusetts 02210-2204, or [BOS.SRC.Applications.Comments@bos.frb.org](mailto:BOS.SRC.Applications.Comments@bos.frb.org) an announcement of applications covered by the CRA filed by bank holding companies.