



Merger Guide

A customer's guide to our upcoming merger, including helpful information and tips to ensure a smooth transition as we become one bank on January 1, 2025



Together, we're building a better bank for Maine.

We are pleased to announce that the merger of Maine Community Bank (MCB) and Gorham Savings Bank (GSB) will become effective on January 1, 2025.

On that date, our two organizations will legally unite to form the largest mutual savings bank operating exclusively in Maine. This merger will also create the largest branch network spanning Androscoggin, Cumberland, and York counties, and it will greatly enhance our capacity to meet the needs of our customers, employees, and communities.

Our newly combined organization will operate under the Maine Community Bank name—a name that, we believe, reflects our greater reach and steadfast commitment to being Maine's local bank of choice. While work to integrate our operations will progress throughout 2025, we want to assure you that our commitment to providing you with the best possible experience remains paramount. Our teams are working to ensure a seamless transition with minimal disruptions to your banking services.

We've developed this guide to provide essential information about what's changing and what's staying the same. It answers the most common questions and should serve as a helpful resource. You can also visit our merger resource websites (links below) for the latest updates, visit your banker, or just stop by a branch.

There's more to come, but for now, allow us to reiterate our sincere thanks for being our customer. On behalf of our nearly 400 employees, we appreciate your trust and loyalty and look forward to meeting all your financial needs as we embark on this exciting new chapter.

Together, we're building a better bank for Maine.

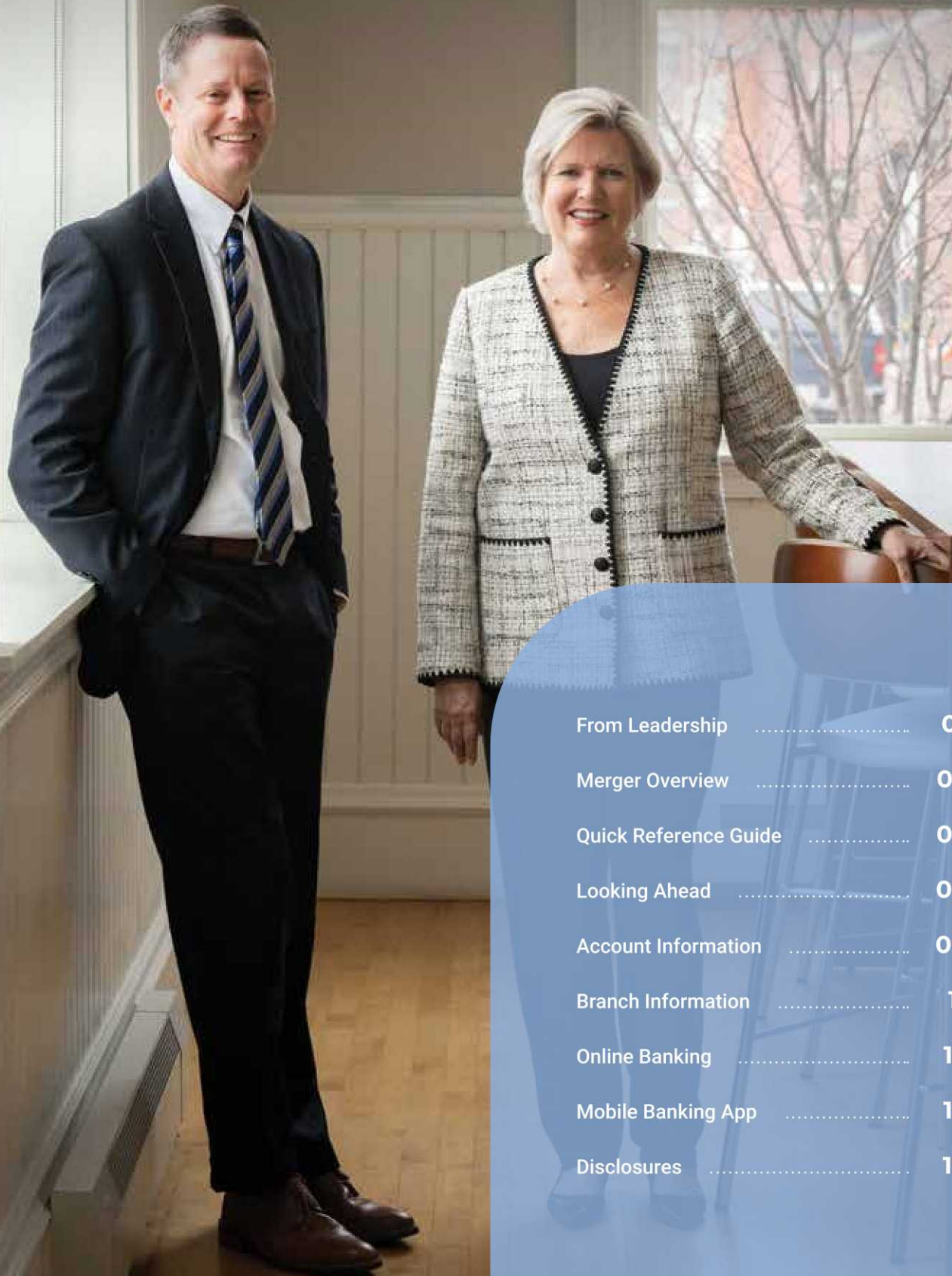
Sincerely,



Steve deCastro
President & CEO
Gorham Savings Bank



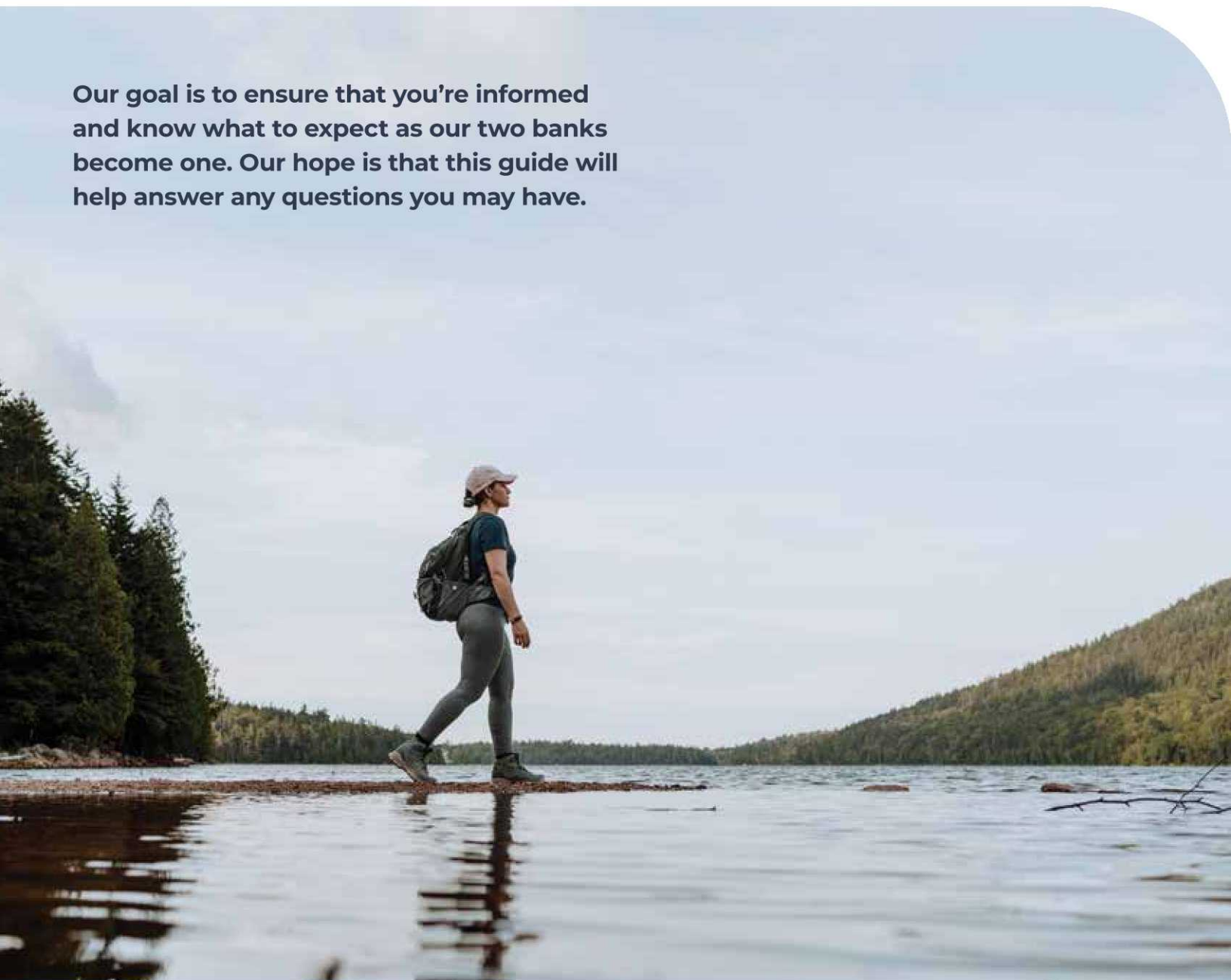
Jeanne Hult
President & CEO
Maine Community Bank



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An overview of what's to come:

Our goal is to ensure that you're informed and know what to expect as our two banks become one. Our hope is that this guide will help answer any questions you may have.



What's staying the same

- **Please continue to bank the way you have in the past to ensure a seamless experience.**
- **Opening new accounts: Please continue to use your current branch** to ensure all your accounts are linked through the same online banking system and mobile app.

What to expect

- **Uninterrupted service:**
You don't need to do anything. Continue using your existing debit and credit cards, checks, online banking, mobile app, loans and lines of credit, username, password, and all other services as you normally have.
- **The same core values:**
You'll receive the same highly personalized customer service, local decision-making, and unparalleled community focus you've come to expect.
- **New solutions and services:**
As we combine operations, we will introduce new products and services designed to help you better meet your financial needs.
- **Proactive communication:**
We are committed to consistent communications throughout the transition. If and when changes are likely to affect you, we will communicate them well in advance.

What's changing

- **The Gorham Savings Bank name:**
On January 1, 2025, we will begin updating legacy Gorham Savings Bank branches and communication materials with the Maine Community Bank name and logo.
- **The Maine Community Bank website:**
At that time, the Gorham Savings Bank website will be phased out and users will be directed to the updated Maine Community Bank website, maine.bank.

What you need to know

- **The merger will become effective on January 1, 2025**, at which time we will officially be one institution, and you'll begin to see the look of our signage, ATMs, and website change.
- **The combined bank will be called Maine Community Bank.** The name speaks to our mission to be Maine's local bank of choice.
- **We anticipate that our banking systems will remain separate until late 2025.** Work to consolidate and integrate our operations will continue through the upcoming months.

Customer support information:

All phone numbers and emails, for both MCB and GSB, will remain the same during this transition period.

That means you can continue using the same contact information you've always used. However, there is one change you might notice when calling customer service: Starting on January 1, 2025, our Customer Service phone line will ask you if you are a "legacy Gorham Savings Bank" or a "Maine Community Bank" customer. This is simply to connect you with the best representative to assist you.

	MCB Customers	Legacy GSB Customers
Routing Number	211274395	211274573
SWIFT Code	<i>Not Applicable</i>	GSVIU33
Customer Service	(207) 786-5705 or toll-free at (833) 762-0313 Mon-Fri: 8:00am-5:00pm Sat: 8:00am-12:00pm Sun: Closed Personal, Business, and Online Banking (844) 787-4927 Mon-Fri: 8:00am-5:00pm	(207) 839-4796 or toll-free at (800) 492-8120 Mon-Fri: 7:30am-5:00pm Sat: 7:30am-12:00pm Sun: Closed
Report Lost or Stolen Card	After-Hours Lost or Stolen Card ATM/Debit Card: (800) 554-8969	After-Hours Lost or Stolen Card ATM/Debit Card: (800) 500-1044
Report Debit Card Fraud	After Hours Debit Card Fraud (800) 262-2024 (973) 682-2652 outside of US	Call Chargeback Services (833) 995-2888 Mon-Fri: 8:00am-9:00pm Sat: 9:00am-3:00pm
24-Hour Telephone Banking	(800) 618-2457	(207) 839-5200



Be mindful of fraudsters.

We know that cybercriminals and scammers sometimes use transitions like bank mergers to target individuals and businesses alike.

We will never ask for personal information via emails, texts, or pop-up messages.

Never share your usernames, passwords, Social Security numbers, birthdates, or banking credentials via email or text.

LOOKING AHEAD

We're coming together to be an even better bank for Maine families, businesses, and communities.



All in on



Greater resources to do even more good.

As our communities grow and the needs of our consumers and businesses change and expand, we'll have a greater ability to meet those needs while retaining local decisions made by local people you know and trust.

21 convenient branches in Maine.

The largest branch network spanning Androscoggin, Cumberland, and York counties means banking will be even more convenient.

New products to support you in new ways.

From new products like our 207 Rewards Checking to our seasoned Wealth Management team and enhanced mortgage solutions, we'll be able to help you achieve your financial goals.

An expanded commitment to community.

As the largest mutual savings bank operating exclusively in Maine, we're more committed than ever to ensuring our communities continue to grow and thrive.



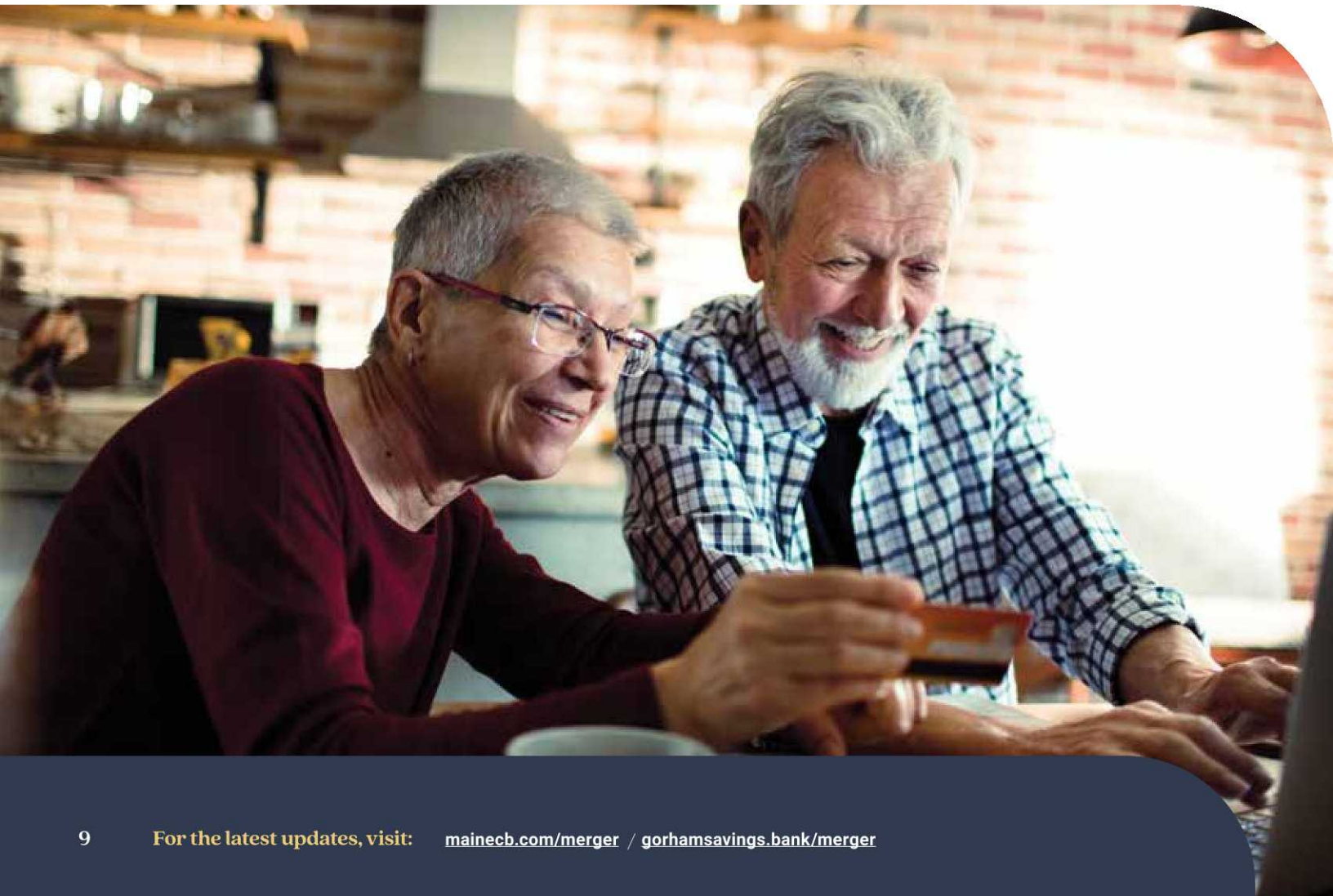
in Maine.

About your accounts:

No need to do anything; your cards and accounts will not be affected during this initial transition.

We're excited about the benefits this merger will create. All your account details—account numbers, debit cards, online banking logins, and even customer service contacts—will stay the same at this time, so there's nothing you need to do.

We'll notify you well in advance of any changes that might occur once our system integration is completed later in 2025. In the meantime, we're always here to answer any questions you might have.





Account Numbers

- At this time, your existing account number(s) and features will remain the same. Rest assured we will provide sufficient notice of any changes.
- Direct deposits such as payroll or Social Security will not be affected.
- Automatic withdrawals and Bill Pay will also continue without interruption.



Routing Numbers

- Your legacy bank's routing numbers will remain unchanged.



Debit/Credit Cards

- Continue to use your existing debit and credit cards.
- The daily limit for ATM withdrawals will be \$500.00 per day and debit card purchases will be limited to the available funds in your checking account—up to \$5,000.00 a day.
- New MCB-branded cards will not be issued to existing GSB customers until our system conversion is complete or your current GSB card expires.
- Cards added to your mobile wallet (e.g., Apple Pay) will continue to work.



Checks

- Continue to use your existing supply of checks, and reorder as needed.



FDIC Insurance: General

- FDIC-insured deposit accounts opened at Maine Community Bank or Gorham Savings Bank will be insured separately for a grace period of six months following January 1, 2025.
- During the grace period, your deposits remain separately insured by each institution with the same rules, limits, and restrictions. This allows you to maintain your coverage while giving us time to review your deposit relationship to help you make informed decisions.

FDIC Insurance: CDs and IRAs

- The six-month grace period on time deposits (Certificate of Deposits and Individual Retirement Accounts) is extended until the current maturity date. This does not apply to IRA savings accounts.
- If your CD/IRA renews during the grace period, and you renew the CD for the original deposit amount (with or without accrued interest), your deposits will be covered by the grace period terms until the first maturity date after the six-month period ends.
- Existing Gorham Savings Bank IRA account holders should note that their custodian will change from Gorham Savings Bank to Maine Community Bank effective January 1, 2025.



New Accounts

- We encourage you to open any new accounts at the legacy bank where you opened your initial account—this will ensure that all your accounts are linked through the same online banking system and mobile app.



Mortgages and Loans

- Terms on all current loans, lines of credit, and mortgages remain the same.
- Please continue to make payments as you do today.
- You will still work with the same familiar banking team you know and trust.

About the branch experience:



Branch Look and Feel

- Starting on January 1, 2025, all legacy Gorham Savings Bank branches will begin the process of being rebranded as Maine Community Bank.



Use Your Current Branch(es)

- For the best experience, please continue banking at the location(s) you're accustomed to—just until the combined bank is operating on a single system. While we can't wait to serve you at any of our 21 branches throughout Androscoggin, Cumberland, and York counties, there may be limitations as to how we can help in the short term.



ATMs/Video Tellers

- Withdrawals only: Beginning on January 1, 2025, customers may use any Maine Community Bank ATM to make withdrawals with no fee.
- Deposits and other transactions: Please use the ATMs/Video Tellers associated with your current bank to make deposits and conduct other transactions until further notice.



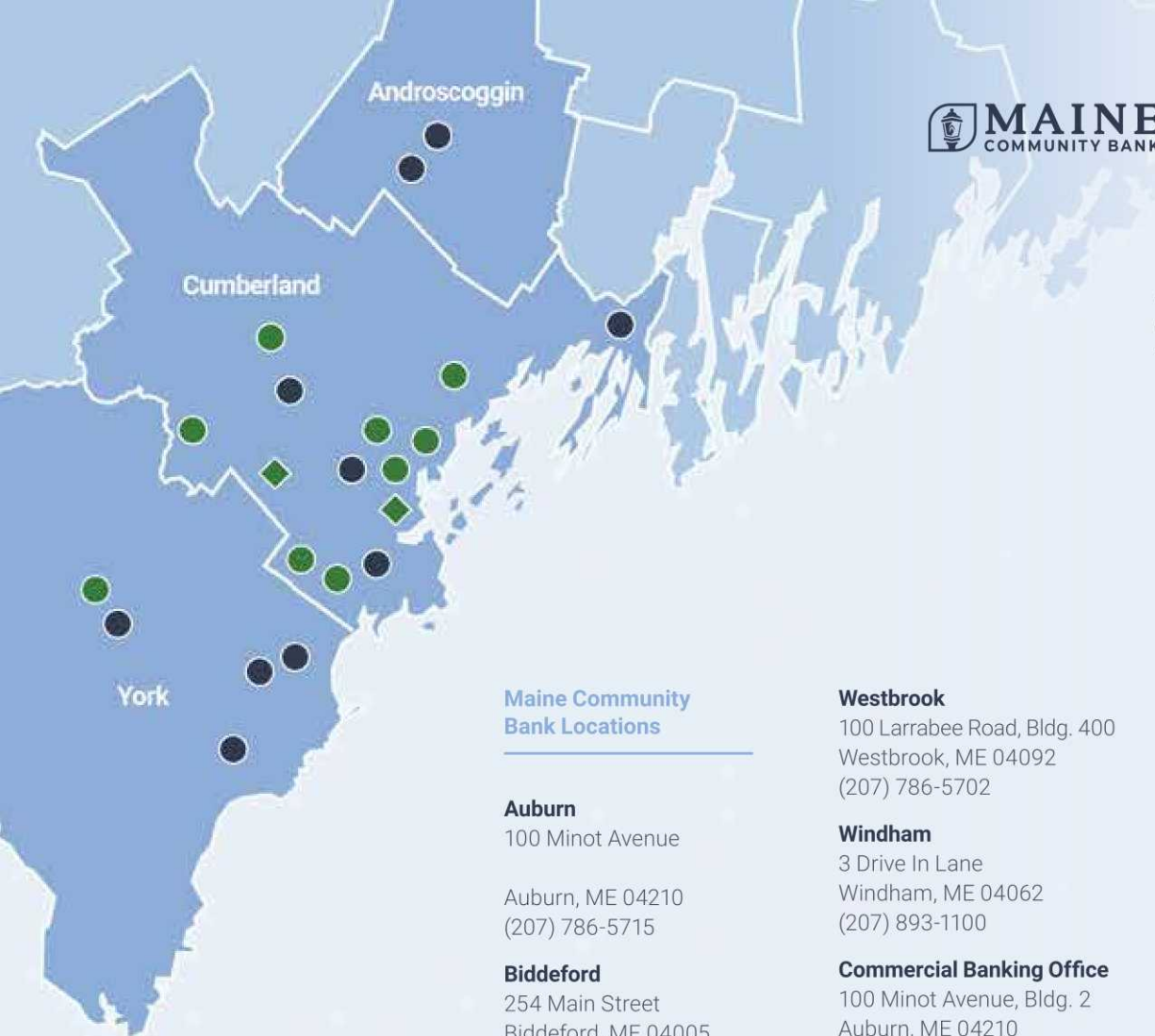
Locations and Hours

- At this time, all branch locations and hours will remain the same. Please check your bank's merger resource webpage (link in footer) for the latest updates.



Branch Staff

- You will still work with the same familiar banking team you know and trust.



- Maine Community Bank
- Gorham Savings Bank
- ◆ Gorham Savings Bank ATM/VTM

Branch Locations

Maine Community Bank Locations

Auburn

100 Minot Avenue

Auburn, ME 04210
(207) 786-5715

Biddeford

254 Main Street
Biddeford, ME 04005
(207) 784-7204

473 Alfred Street, Suite 106
Biddeford, ME 04005
(207) 282-8991

Brunswick

27 Gurnet Road
Brunswick, ME 04011
(207) 786-5701

Kennebunk

65 Portland Road
Kennebunk, ME 04043
(207) 985-4696

Lewiston

664 Main Street
Lewiston, ME 04240
(207) 786-0773

Scarborough

206 US Route 1
Scarborough, ME 04074
(207) 883-3004

Waterboro

846 Main Street
Waterboro, ME 04087

Westbrook

100 Larrabee Road, Bldg. 400
Westbrook, ME 04092
(207) 786-5702

Windham

3 Drive In Lane
Windham, ME 04062
(207) 893-1100

Commercial Banking Office

100 Minot Avenue, Bldg. 2
Auburn, ME 04210
(207) 333-4548

Legacy Gorham Savings Bank Locations

Gorham

64 Main Street
Gorham, ME 04038
(207) 839-4450

Falmouth

65 Gray Road
Falmouth, ME 04105
(207) 878-7457

202 A US Route 1
Falmouth ME 04105
(207) 347-2355

Portland

172 Commercial Street
Portland, ME 04101
(207) 773-4027

71 Marginal Way
Portland, ME 04101
(207) 221-8956

Scarborough

38 Hannaford Drive
Scarborough, ME 04074
(207) 883-7440

South Portland

395 Gorham Road
South Portland, ME 04106
(207) 773-9646

Standish

1 Colonial Drive
Standish, ME 04084
(207) 642-4200

Waterboro

11 Sokokis Trail
East Waterboro, ME 04030
(207) 247-5500

Windham

766 Roosevelt Trail
Windham, ME 04062
(207) 892-2621

Yarmouth

288 Main Street
Yarmouth, ME 04096
(207) 847-5242

Commercial Banking Office

63 Marginal Way
Portland, ME 04101
(207) 221-8484

Video Teller—Portland

1 India Street
Portland, ME 04101

Video Teller—Westbrook

742 Main Street
Westbrook, ME 04092

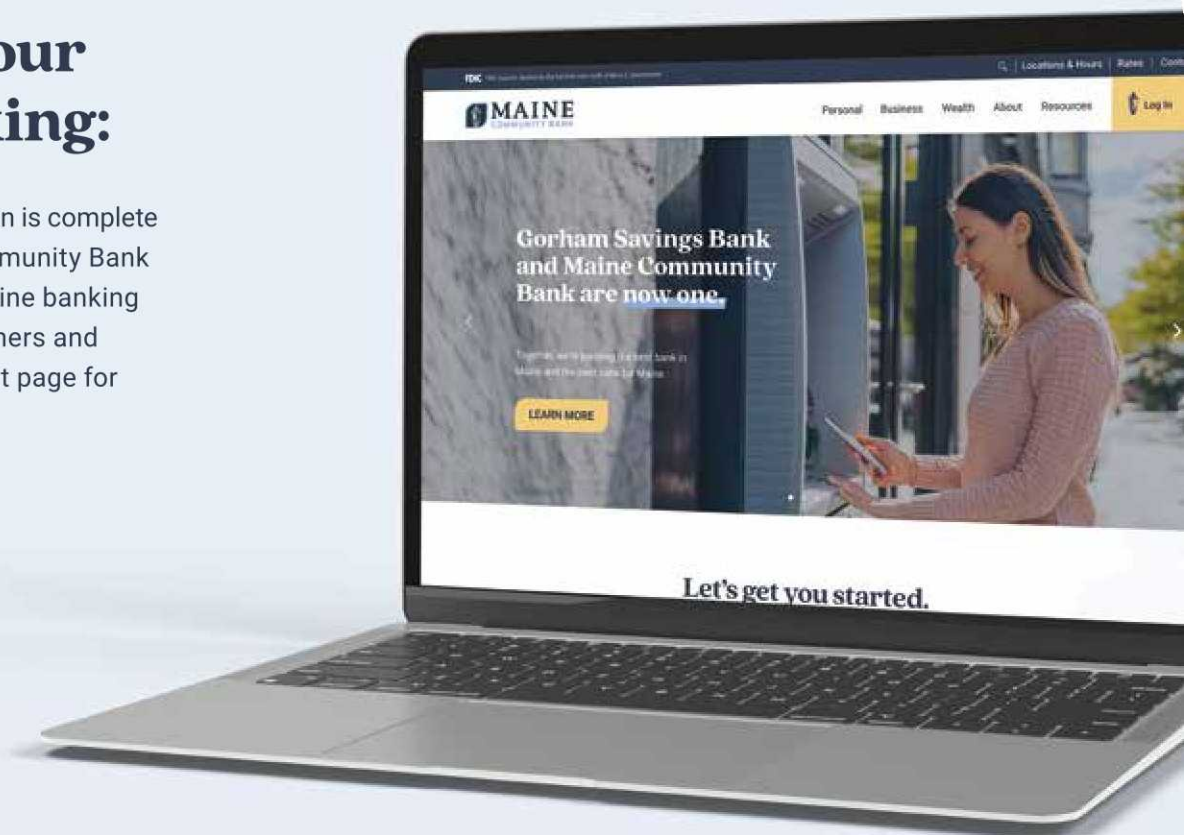
Online banking updates:

The Gorham Savings Bank and Maine Community Bank websites will be redirected to maine.bank on January 1, 2025.

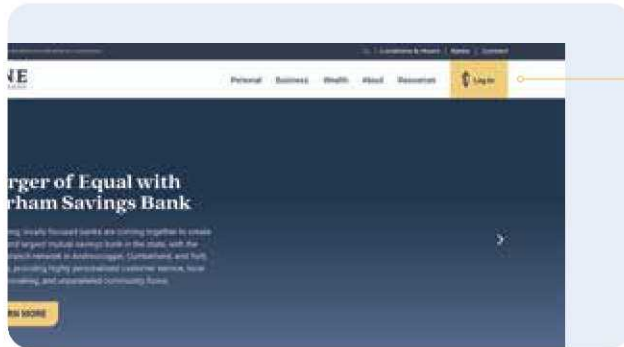
The new MCB site will feature several enhancements, including a modified online banking login process and updated product information. Additionally, the new website address, maine.bank, provides enhanced security.

Accessing Your Online Banking:

Until our technology integration is complete later in 2025, the Maine Community Bank website will use separate online banking logins for legacy GSB customers and MCB customers. See the next page for login instructions.



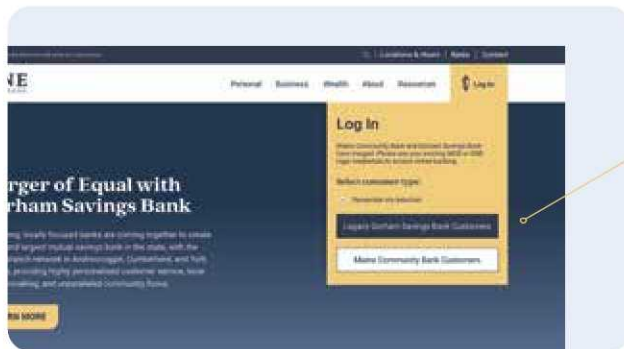
New online banking login:



1

Step 1: Click the lamppost.

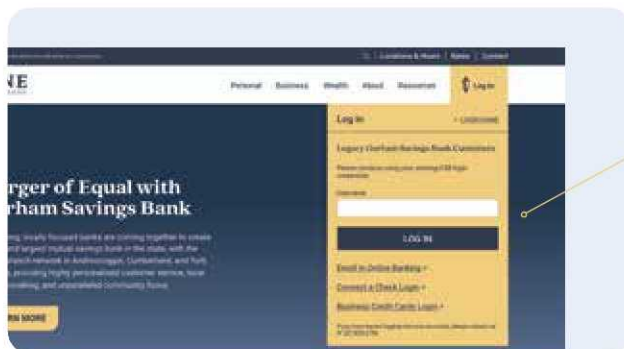
On the new maine.bank homepage, click the yellow lamppost login button at the top right of the screen.



2

Step 2: Choose your legacy bank.

In the login window, GSB customers should select "Legacy Gorham Savings Bank Customers." MCB customers should select "Maine Community Bank Customers."



3

Step 3: Enter your existing info.

Enter your existing online banking credentials (username and password).

4 Step 4: Conduct your banking as usual.

Once you've successfully logged in, your online banking experience will be the same.

 If you have any questions or need assistance, please contact your *current bank*.



Mobile app update:

The GSB mobile app will be rebranded to reflect the MCB name and logo sometime after January 1, 2025. Your login and functionality will remain the same.

For Gorham Savings Bank Customers:

If you have automatic updates enabled, your GSB mobile app name and icon will refresh as shown.

For Maine Community Bank Customers:

Your apps will remain unchanged.

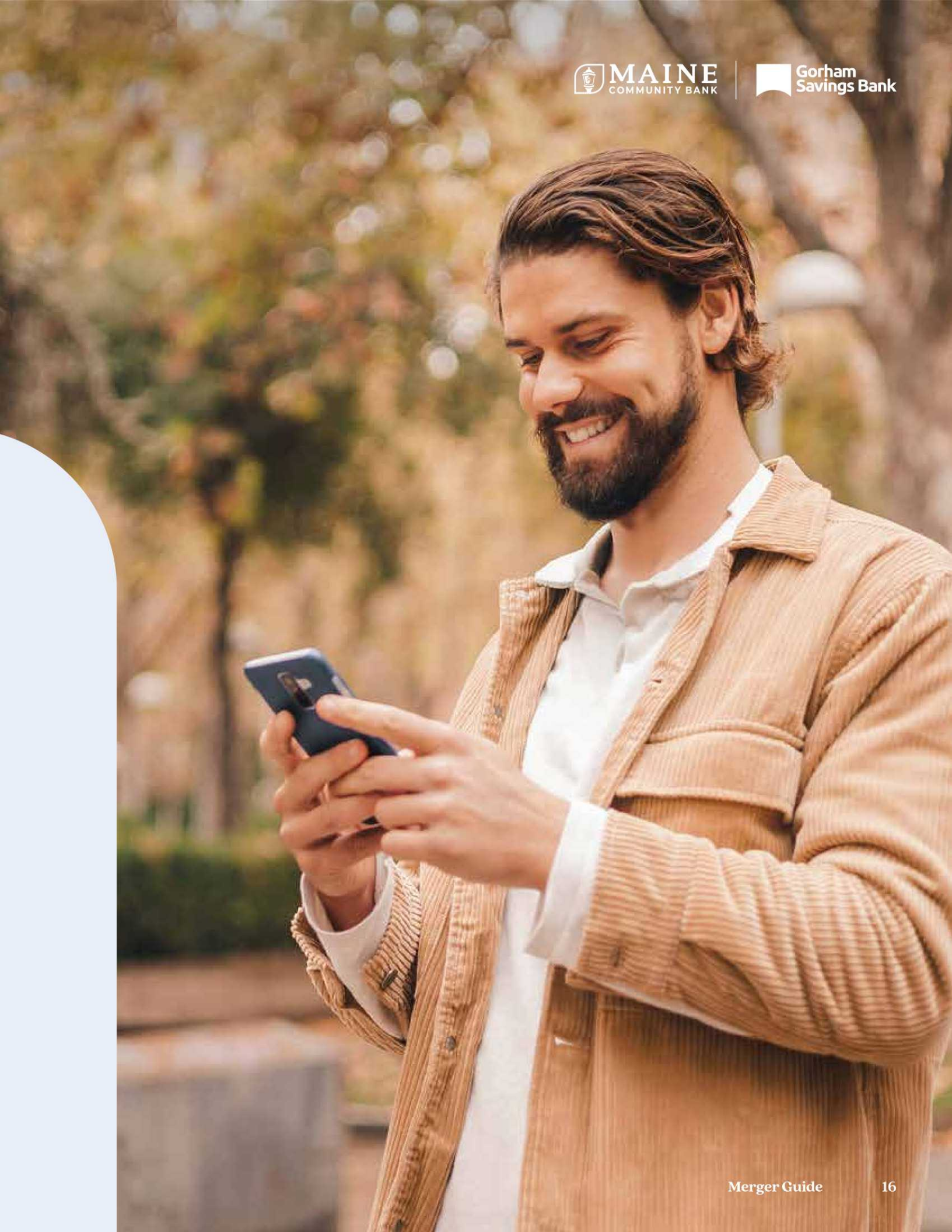
GSB mobile app update

The Gorham Savings Bank mobile app icon will be replaced by an MCB mobile app icon. Please don't hesitate to reach out with questions.



GSB Mobile App

MCB Mobile App



Privacy policy

What does Maine Community Bank do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- [Social Security number and income](#)
- [Account balances and transaction history](#)
- [Credit history and mortgage rates and payments](#)

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Maine Community Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does MCB share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share



Questions? Call toll-free (833) 762-0313

Who We Are

Who is providing this notice? Maine Community Bank

What We Do

How does Maine Community Bank protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Maine Community Bank collect my personal information? We collect your personal information, for example, when you:

- Open an account or make deposits or withdrawals from your account
- Apply for financing or give us your wage statements
- Show your driver's license

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.
Maine Community Bank does not share with our affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Maine Community Bank does not share with nonaffiliates so they can market to you.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Maine Community Bank doesn't jointly market.



For the latest updates, visit: mainecb.com/merger / gorhamsavings.bank/merger

