



**Community Reinvestment Act
Public File**

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**FIRST NATIONAL BANK
COMMUNITY REINVESTMENT ACT**

First National Bank is a full-service commercial bank headquartered in Damariscotta, Maine. Founded in 1864, the bank's purpose has remained the same throughout our 162 years of service: to respond to the financial needs of our community members by developing and offering quality products and services to all. The true strength of a locally owned, independent bank is not in its products and services, but in its responsiveness to and interaction with the communities it serves.

First National Bank is committed to addressing the credit needs of all our service areas. The result of our lending policy and procedures is that we provide credit within our assessment areas that is consistent with safe and sound banking practices. We are strongly committed to compliance with the Community Reinvestment Act, in both letter and spirit. Our commitment is based on a good deal more than simply complying with the law – we recognize that we are a member of the community, and only by ensuring that all segments of the communities we serve remain strong can we as an institution be socially and economically secure.

The commitment of First National Bank to community reinvestment has resulted in our participation in programs designed to stimulate lending activities. We also work to ensure that our products and services are provided to all segments of our communities. To fulfill our responsibilities to our assessment areas, we offer a full range of commercial and retail services to individuals, small and large business, governmental entities and non-profit organizations throughout Hancock, Knox, Lincoln, Penobscot, Waldo, and Washington counties.

First National Bank provides these services to qualified businesses and individuals. We work with community groups, individual community members, civic organizations, and neighborhood groups to continue to define the credit needs of our communities and to design products and services to help meet those needs.

We continually monitor our compliance with the Community Reinvestment Act and ensure that we are a valued corporate citizen. We welcome any suggestions and comments. Comments can be directed to:

Ben Sprague, CRA Officer
First National Bank
PO BOX 777, Bangor, ME 04402

Community Comments





Community Comments

No comments specifically related to the bank's performance in helping to meet community credit needs have been made in the last three calendar years.

Ben Sprague
SVP, Regional Commercial Lender
Community Reinvestment Act Officer

LAST UPDATED:

[Date, Initials, Verified with (person)]

5/8/26 EMK Carrie Warren- VP, Senior Exec. Asst.

Performance Evaluation





PUBLIC DISCLOSURE

January 26, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number: 446

223 Main Street
Damariscotta, ME 04543

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of First National Bank (FNB or the bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

**The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*

The major factors that support this rating include:

- The Lending Test rating is based on the High Satisfactory rating in the state of Maine (ME). Lending levels reflect excellent responsiveness to assessment area (AA) needs, an adequate geographic distribution of loans, and a good distribution of loans among individuals of different income levels and businesses and farms of different sizes. The bank made a low level of Community Development (CD) loans.
- The Investment Test rating is based on the High Satisfactory rating in the state of ME. The bank has a significant level of qualified CD investments and donations. The bank exhibits good responsiveness to credit and community economic development needs.
- The Service Test rating is based on the Low Satisfactory rating in the state of ME. Delivery systems are reasonably accessible to essentially all portions of the bank’s AAs. The bank provides a relatively high level of CD services consistent with its capacity and ability.

Lending in Assessment Area

A substantial majority of the bank's loans were in its AA.

The bank originated and purchased approximately 87.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,372	89.01	293	10.99	2,665	503,067	81.76	112,213	18.24	615,279
Small Business	2,036	84.66	369	15.34	2,405	337,972	80.89	79,841	19.11	417,813
Small Farm	411	93.62	28	6.38	439	29,393	93.72	1,969	6.28	31,362
Total	4,819	87.48	690	12.52	5,509	870,432	81.77	194,023	18.23	1,064,454

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

First National Bank is a single state institution headquartered in Damariscotta, ME with \$3.1 billion in total assets as of December 31, 2024. FNB is a wholly owned subsidiary of The First Bancorp, a financial services holding company publicly traded on Nasdaq under the symbol, FNLC. Originally incorporated in 1852 with the formation of The People's Bank, the bank was re-chartered by the U.S. Treasury in 1864 to become The First National Bank of Damariscotta. During a rebranding effort beginning in 2015 and finalized during the first quarter of 2016, The First NA officially changed its name to become First National Bank. The bank is a full-service institution operating in the Coastal Maine region and offers traditional loan and deposit products, as well as a full suite of digital banking products. Additionally, wealth and financial planning services are offered through First National Wealth Management and First National Investment Services. However, these activities were not included in the scope of this evaluation.

The bank's state rating area consists of two full scope AAs within the state of ME. This includes the ME Non-MSA AA and the Bangor ME MSA AA. The bank operates a total of 18 branches. Two branches are located in the Bangor ME MSA AA, while the 16 remaining branches are located in the ME Non-MSA AA. The branches are located along Maine's coast, ranging from Wiscasset to Calais and two branches are in the greater Bangor area. The main office is located at 223 Main Street, Damariscotta, ME, in a middle-income tract. The Brewer, ME branch was opened to the public on January 31, 2022, and is located in an upper-income census tract. No branches were closed during the review period. In total, there are 12 branches located in middle-income census tracts, while six were located in an upper-income census tract. All of the branches offer ATM, night deposit, and deposit services.

As of December 31, 2024, the bank reported total assets, total deposits, and tier 1 capital of \$3.1 billion, \$2.7 billion, and \$262.6 million, respectively. The net loan portfolio totaled approximately \$2.3 billion, or 74.2 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2024:

Loan Portfolio Summary by Loan Product December 31, 2024	
Loan Category	% of Gross Loans and Leases
Non-farm Non-Residential Real Estate	32.57
1-4 Family Residential Mortgages – Closed End	31.87
Commercial and Industrial	15.55
Construction and Development	6.02
Multi Family	4.64
1-4 Family Residential Mortgages – Open End	3.75
Obligations of States and Policial Subdivision	2.64
Agricultural	1.98
Other Consumer	<1.00
Revolving Credit	<1.00
Automobile	<1.00
All Other Loans	<1.00
Total	100.00

The bank has no financial or legal impediments in meeting the credit needs of the AAs. The bank was rated Satisfactory using Large Bank (LB) procedures at the last CRA performance evaluation dated November 14, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated using LB evaluation procedures, which assess the bank's CRA performance according to three different testing criteria. This includes a Lending Test, Investment Test, and a Service Test. The bank's performance was assessed using Home Mortgage Disclosure Act (HMDA)-reportable home mortgage loans and CRA-reportable small business and small farm loans originated and/or purchased during the evaluation period, which spanned from January 1, 2022, through December 31, 2024. Consumer loan data was not submitted for consideration as part of this evaluation's scope. Performance also included an assessment of CD activities occurring during the same time-period. CD activities included CD loans, qualified investments, grants and donations, and CD services.

Management provided home mortgage, small business, and small farm loan information for 2022, 2023, and 2024 as required by HMDA and CRA, respectively. The Office of the Comptroller of the Currency (OCC) determined data submitted as required by HMDA and CRA was reliable and accurate. The OCC also verified CD activities submitted by management.

Lending performance was assessed based on the bank's primary loan products. Primary loan products include those in which the bank originated at least 20 loans within an AA during the evaluation period. FNB had a sufficient volume of home mortgage and small business loans in all AAs to conduct a meaningful analysis; however, the bank only had a sufficient volume of small farm loans in the ME Non-MSA AA. HMDA and CRA small business and small farm aggregate lending and market share percentages consider only lenders that submit HMDA and CRA data. Lenders that collect but do not submit data are not considered in the percentages. As indicated in Table 1: Lending Inside and Outside of the Assessment Area, the primary lending products originated and/or purchased during the evaluation period were home mortgage, small business, and small farm loans. Bank-wide home mortgage, small business, and small farm loans accounted for 49.2 percent, 42.3 percent, and 8.5 percent, respectively, of all primary product lending occurring during the evaluation period. Given the significance of home mortgage and small business lending, these two products carried greater weight than small farm lending in the conclusions.

For the geographic and borrower distribution analyses, loan data was compared to 2020 and 2024 U.S. Census data, 2022-2024 HMDA and CRA aggregate data, 2024 Peer Mortgage data, 2023 Peer Small Business/Small Farm data, and 2024 Dunn & Bradstreet Demographics data. Peer Deposit market share data is as of June 30, 2024, based on information from the Federal Deposit Insurance Corporation (FDIC).

Additionally, performance context considered housing affordability needs, leveraging the AA's reported median family income (MFI) and assumed maximum monthly principal and interest mortgage payments of no more than 30 percent of an applicant's income. This was compared to the monthly payment for a 30-year mortgage with a 6 percent interest rate, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, using the AA's reported median housing value (MHV) to assess the affordability for low- and moderate-income (LMI) borrowers. To supplement this analysis, a review of recent real estate listing data as reported by Zillow and Realtor.com was completed to further understand homeownership challenges in the area.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated Non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The CRA requires an institution to define the AA in which it will be evaluated. As stated previously, FNB has delineated two full-scope AAs, the ME Non-MSA AA and the Bangor ME MSA AA, that meet the requirements of the regulation by consisting of wholly contiguous political subdivisions (cities/towns), containing the entirety of the customer deposit base, and by not arbitrarily excluding any LMI geographies. Geographically, the bank’s AAs remain largely unchanged from the previous evaluation. The AAs are comprised of full counties of Hancock, Knox, Lincoln, Waldo, and Washington within the ME Non-MSA AA, and Penobscot County within the Bangor ME MSA AA.

Ratings

The bank’s overall rating is a blend of the state ratings.

The state rating in rating areas with a single AA is based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the combination of conclusions in those AAs. Refer to the “Scope” section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

When drawing overall conclusions regarding the bank’s lending performance, more consideration was given to the bank’s performance within the ME Non-MSA AA as the majority of primary product lending over the course of the evaluation period occurred within this AA. Specifically, for the full evaluation period of January 1, 2022, through December 31, 2024, approximately 84.8 percent, 79.8 percent, and 98.1 percent, of home mortgages, small loans to businesses, and small loans to farms, respectively, originated within the ME Non-MSA AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Maine

CRA rating for the State of Maine: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The bank exhibited an adequate geographic distribution of loans in its ME-based AA.
- The bank exhibited a good distribution of loans among individuals of different income levels and businesses and farms of different sizes in its ME-based AA, given the products lines offered by the institution.
- The institution made a low level of CD loans.
- The institution had a significant level of qualified investments, including grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA.
- The institution provided a relatively high level of CD services.

Description of Institution's Operations in Maine

The state of ME represents FNB's primary area of operations. The bank's ME-based rating area is comprised of two different AAs, the full-scope ME Non-MSA AA and the full-scope Bangor ME MSA AA. These adjacent AAs consist of full and contiguous ME counties located within the central and mid-coast ME regions, containing the entirety of the customer deposit base and bank branch network, and do not arbitrarily exclude any LMI geographies. Home mortgage and small loans to businesses were identified as FNB's primary lending products in ME during the evaluation period, accounting for approximately 49.2 percent and 42.2 percent, respectively, of all loan originations occurring within the state.

The bank's business focus within ME is to originate loans funded by core deposits, and the bank faces significant competition within the state. According to FDIC deposit market share data for June 30, 2024, FNB ranked fifth amongst 29 deposit-taking institutions located in the state of ME with 5.8 percent market share, with the top five institutions accounting for approximately 48.4 percent of the market. Leading competitors for deposits in the ME-based AAs include TD Bank, National Association (NA), Bangor Savings Bank, The Camden National Bank, KeyBank NA, and First National Bank.

Community Contacts

As part of this evaluation, to better assess the bank's performance with AA context, the OCC leveraged recent community assessments made within the bank's ME-based AAs, conducted during the evaluation period. The assessments indicated that statewide, ME has significant affordable housing needs for LMI populations and geographies due to rising housing costs. Additionally, community service needs specific to each AA are significant, including the need for access to social services, transportation, and affordable child-care for LMI groups. The assessment also indicated that the state works with 10 Community Action Agencies which provide essential community services for LMI groups, including childcare & youth development, financial literacy, affordable housing, nutrition and food programs, and transportation.

ME Non-MSA AA

The full-scope ME Non-MSA AA is composed of the five ME counties of Hancock, Knox, Lincoln, Waldo, and Washington, and borders the Bangor ME MSA AA to the north. For this evaluation, the AA contained 63 census tracts, including three moderate-, 45 middle-, and 11 upper-income census tracts, while the remaining four tracts were not assigned an income classification as of the most recent census. During this time, the AA contained no low-income geographies. FNB operated 16 of 18 branch locations within the ME Non-MSA AA, consisting of 11 branches in middle-income geographies and five branches in upper-income geographies. No branches were in LMI geographies. During the evaluation period, 49.8 percent, 40.2 percent, and 10 percent, of all primary product lending in the ME Non-MSA AA were home mortgage, small loans to businesses, and small loans to farms, respectively.

Economic Data

According to Moody's Analytics September 2024 report, ME's economy is in a mid-expansion phase of the business cycle as the state's downward trending jobless rate is offset by an expanding labor force. Overall, despite job losses in the manufacturing and tourism sectors, ME's labor force has at last rebounded to pre-pandemic levels spurred largely by growth in healthcare. During 2024, ME reported the highest proportion of residents aged 55 or older in the nation which will continue to drive strong

demand for healthcare services in the state. Although ME’s coastline and scenic beauty is appealing to second-home buyers and tourists, tourism has normalized in recent years since the surge following the end of the pandemic. Long-term subpar population growth, high taxes, and high business costs will cause the state’s economy to lag both the region and nation

Top employers in the state include Maine Health, Hannaford Bros. Co., Walmart Inc., Bath Iron Works Corp., and Eastern Maine Medical Center with total employees per employer greater than 3,500. Other top employers include TD Bank NA, Maine General Medical Center, Unum Provident, Central Maine Healthcare Corp., L.L. Bean Inc., and Shaw’s Supermarkets with total employees per employer less than 3,500 but greater than 2,000.

Assessment Area(s) - ME Non-MSA AA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	63	0.00	4.76	71.43	17.46	6.35
Population by Geography	202,024	0.00	4.33	78.09	17.57	0.00
Housing Units by Geography	135,953	0.00	5.15	74.62	20.23	0.00
Owner-Occupied Housing by Geography	69,330	0.00	4.58	78.12	17.30	0.00
Occupied Rental Units by Geography	19,205	0.00	3.93	79.41	16.66	0.00
Vacant Units by Geography	47,418	0.00	6.48	67.55	25.97	0.00
Businesses by Geography	7,795	0.00	2.73	74.07	23.19	0.00
Farms by Geography	542	0.00	4.98	76.20	18.82	0.00
Family Distribution by Income Level	54,981	16.82	17.77	22.11	43.30	0.00
Household Distribution by Income Level	88,535	21.85	14.60	18.63	44.91	0.00
Unemployment rate (%)	4.32	0.00	5.88	4.39	3.68	0.00
Households Below Poverty Level (%)	12.56	0.00	18.64	12.76	10.12	0.00
Median Family Income (Non-MSAs - ME)		\$66,193		Median Housing Value		\$172,800
Median Family Income (Non-MSAs - ME) for 2024		\$82,400		Median Gross Rent		\$819
				Families Below Poverty Level		7.58
FFIEC File - 2020 Census FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

Bangor ME MSA AA

The full-scope Bangor ME MSA AA is composed of only Penobscot County, ME and borders the ME Non-MSA AA to the south. For this evaluation, the AA contained 46 census tracts, including 15 moderate-, 21 middle-, and 10 upper-income census tracts. During this time, the AA contained no low-income geographies. FNB operated two of 18 branch locations in the Bangor ME MSA AA, consisting of one branch in a middle-income geography and the other branch in an upper-income geography. During the evaluation period, 46.2 percent, 52.8 percent, and 1 percent, of all primary product lending in the Bangor ME MSA AA were home mortgage, small loans to businesses, and small loans to farms, respectively.

Economic Data

According to Moody’s Analytics September 2024 report, the Bangor, ME MSA economy is currently considered ‘at risk’ due to the region’s high businesses costs, an aging and declining population, and a shrinking labor force. Despite strong demand for healthcare services given the region’s older age profile, the labor force remains well-below pre-pandemic levels due to the lack of high-wage employment opportunities and weak demographics. Additionally, despite the concentration of colleges and universities in Penobscot County, few dynamic growth factors and significant business costs have caused most skilled workers entering the job market to search for better opportunities outside of the

Bangor, ME MSA. Long-term a scarcity of well paying jobs and a declining population will cause the Bangor, ME MSA economy to underperform when compared to the nation.

Top employers in Penobscot County, ME include Eastern Maine Medical Center and St. Joseph Hospital with total employees per employer greater than 1,000. Other top employers include Penobscot Community Health Care, Northern Light Acadia Hospital, Husson University, and Eastern Maine Healthcare Systems with total employees per employer less than 1,000 but greater than 500.

Assessment Area(s) - Bangor ME MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	2022 - 2024 NA* % of #
Geographies (Census Tracts)	46	0.00	32.61	45.65	21.74	0.00
Population by Geography	152,199	0.00	27.97	47.39	24.63	0.00
Housing Units by Geography	76,088	0.00	31.76	47.54	20.70	0.00
Owner-Occupied Housing by Geography	44,198	0.00	26.37	49.13	24.50	0.00
Occupied Rental Units by Geography	18,875	0.00	32.57	48.03	19.41	0.00
Vacant Units by Geography	13,015	0.00	48.87	41.44	9.70	0.00
Businesses by Geography	4,836	0.00	22.73	53.68	23.59	0.00
Farms by Geography	230	0.00	16.96	56.96	26.09	0.00
Family Distribution by Income Level	38,100	19.01	19.50	21.14	40.36	0.00
Household Distribution by Income Level	63,073	24.20	16.96	17.46	41.39	0.00
Unemployment rate (%)	4.62	0.00	7.06	4.09	3.15	0.00
Households Below Poverty Level (%)	13.72	0.00	20.86	11.81	9.01	0.00
Median Family Income (12620 - Bangor, ME MSA)		\$67,988		Median Housing Value		\$138,050
Median Family Income (12620 - Bangor, ME MSA) for 2024		\$87,900		Median Gross Rent		\$809
				Families Below Poverty Level		7.82

FFIEC File - 2020 Census
 FFIEC File - 2024 Census
 2024 Dun & Bradstreet SBSF Demographics
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Maine

The OCC conducted full-scope reviews of the ME Non-MSA AA and the Bangor ME MSA AA which were the drivers for the state of ME rating. The ME Non-MSA AA received the higher weighting of the two full-scope AAs as the ME Non-MSA AA accounted for approximately 94.8 percent of deposits, 83.8 percent of lending, and 94.1 percent of branches in the state as of the end of the evaluation period. Home mortgage and small loans to businesses accounted for 91.5 percent of all lending made within the state during the evaluation period; therefore, the performance for home mortgage and small business lending was weighed more heavily when drawing conclusions compared to the bank’s small business lending. Refer to appendix A for additional information on the AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MAINE

LENDING TEST

The bank's performance under the Lending Test in Maine is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the ME Non-MSA AA and the Bangor ME MSA AA was good.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Table 3: Lending Activity								2022 - 2024	
Number of Loans									
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
ME Non-MSA AA	2,011	1,624	403	5	0	4,043	83.79	94.75	
Bangor ME MSA AA	361	412	8	1	0	782	16.21	5.25	
Total	2,372	2,036	411	6	0	4,825	100.00	100.00	
Dollar Volume of Loans (\$000s)									
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Consumer	Total	% Rating Area Loans	% Rating Area Deposits	
ME Non-MSA AA	414,882	261,246	28,167	1,445	0	705,740	80.90	94.75	
Bangor ME MSA AA	88,185	76,726	1,226	452	0	166,589	19.10	5.25	
Total	503,067	337,972	29,393	1,897	0	872,329	100.00	100.00	
Source: 1/1/2022 - 12/31/2024 Bank Data.									
Due to rounding, totals may not equal 100.0%									

ME Non- MSA AA

Lending levels reflect excellent responsiveness to AA credit needs.

According to June 30, 2024, FDIC deposit market share data, FNB reported approximately \$2.4 billion in deposits in the ME Non-MSA AA. The bank ranked as the top depository institution out of 12 institutions, or in the 92nd percentile, with approximately 30 percent market share in the AA.

Based on peer HMDA market share data for 2024, FNB ranked the first amongst 247 lending institutions for home mortgage loan originations and purchases, or the 97th percentile, with a market share of 11.1 percent, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders, FNB, Bangor Savings Bank, The Camden National Bank, Machias Savings Bank, and Rocket Mortgage, had a combined market share of 41.7 percent. Market share for the top five lenders ranged from 4.7 percent to 11.1 percent.

Based on peer CRA small business data for 2023, FNB ranked fourth among 71 small business lenders, or the 94th percentile, with a market share of 9.1 percent, demonstrating excellent responsiveness to credit needs. The top five small business lenders, American Express National Bank, JPMorgan Chase

Bank, NA, US Bank NA, FNB, and The Camden National Bank, had a combined market share of 53.2 percent. Market share for the top five lenders ranged from 8.8 percent to 15.6 percent.

Based on peer CRA small farm data for 2023, FNB ranked second among 18 small farm lenders, or the 89th percentile, with a market share of 21.1 percent, demonstrating good responsiveness to credit needs. The top five small farm lenders, Machias Savings Bank, FNB, The Camden National Bank, US Bank NA, and JPMorgan Chase Bank, NA, had a combined market share of 82 percent. Market share for the top five lenders ranged from 8 percent to 29.1 percent.

Bangor ME MSA AA

Lending levels reflect good responsiveness to AA credit needs.

According to June 30, 2024, FDIC deposit market share data, FNB reported approximately \$135.3 million in deposits in the Bangor ME MSA AA. The bank ranked eighth amongst nine depository institutions, or in the 11th percentile, with approximately 3.1 percent market share in the AA.

Based on peer HMDA market share data for 2024, FNB ranked 16th amongst 178 lending institutions for home mortgage loan originations and purchases, or the 91st percentile, with a market share of 1.8 percent, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders, Bangor Savings Bank, Main Savings Federal Credit Union, Rocket Mortgage, United Wholesale Mortgage, and The Camden National Bank, had a combined market share of 37.6 percent. Market share for the top five lenders ranged from 3.9 percent to 16.3 percent.

Based on peer CRA small business data for 2023, FNB ranked 10th among 62 small business lenders, or the 84th percentile, with a market share of 4.6 percent, demonstrating good responsiveness to credit needs. The top five small business lenders, American Express National Bank, JPMorgan Chase Bank, NA, Synchrony Bank, Capital One, NA, and Bangor Savings Bank, had a combined market share of 47.7 percent. Market share for the top five lenders ranged from 6.4 percent to 17.2 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table 7 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans in its AAs was adequate.

ME Non-MSA AA

The geographic distribution of home mortgage loans was adequate, given performance context.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies was significantly below the percentage of owner-occupied (OO) housing units in those geographies and was well below the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of OO housing units in those geographies, as well as overall AA competition for home mortgage lending. Within the AA, approximately 4.6 percent of housing units were located in moderate-income geographies. The bank faced competition from other large community banks and national mortgage lenders. In 2024, FNB ranked fifth among 58 other competing lenders for home mortgage loans originated in moderate-income geographies in the AA, with 4.1 percent market share. The top five home mortgage lenders in moderate-income geographies, Bangor Savings Bank (11.2 percent), The Camden National Bank (10.7 percent), Machias Savings Bank (8.3 percent), Rocket Mortgage (7.1 percent), and FNB (4.1 percent), had a combined market share of approximately 41.4 percent. All remaining lenders outside of the top five individually maintained less than 5 percent market share.

Bangor ME MSA AA

The geographic distribution of home mortgage loans was excellent.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of OO housing units in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

Refer to Table 9 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses in its AAs was good.

ME Non-MSA AA

The geographic distribution of small loans to businesses was good, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to businesses in moderate-income geographies was near to both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of businesses in those geographies, as well as overall AA competition for small business lending. Within the AA, approximately 2.7 percent of businesses were located in moderate-income geographies. The bank faced competition from other large community and national banks. In 2023, FNB ranked fifth among 71 other competing lenders for small business lending in moderate-income geographies in the AA, with 7.6 percent market share. The top five small business lenders in moderate-income geographies, American Express National Bank (12 percent), The Camden National Bank (10.7 percent), Synchrony Bank (10.1 percent), JPMorgan Chase Bank, NA (8.8 percent), and FNB (7.6 percent), had a combined market share of approximately 49.1 percent. All remaining lenders outside of the top five individually maintained less than 7 percent market share.

Bangor ME MSA AA

The geographic distribution of small loans to businesses was adequate, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to businesses in moderate-income geographies was well below the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of businesses in those geographies, as well as overall AA competition for small business lending. Within the AA, approximately 22.7 percent of businesses were located in moderate-income geographies. The bank faced competition from large credit card and national banks. In 2023, FNB ranked 11th among 62 other competing lenders for small business lending in moderate-income geographies in the AA, with 3.3 percent market share. The top five small business lenders in moderate-income geographies, American Express National Bank (17.8 percent), Synchrony Bank (9.6 percent), Citibank, NA (7.3 percent), Capital One, NA (7.1 percent), and JPMorgan Chase Bank, NA (7.1 percent), had a combined market share of approximately 48.8 percent. All remaining lenders outside of the top five individually maintained less than 7 percent market share.

Small Loans to Farms

Refer to Table 11 in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of small loans to farms in its AAs was poor.

ME Non-MSA AA

The geographic distribution of small loans to farms was poor, given performance context.

The AA does not include any low-income census tracts. The percentage of small loans to farms in moderate-income geographies was significantly below both the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

The assessment of performance in moderate-income geographies considered the limited number of farms in those geographies, as well as overall AA competition for small farm lending. Within the AA, approximately 5 percent of farms were located in moderate-income geographies. The bank faced competition from other large community and national banks. In 2023, FNB ranked second among 18 other competing lenders for small farm lending in moderate-income geographies in the AA, with 21.1 percent market share. The top five small farm lenders in moderate-income geographies, Machias Savings Bank (29.1 percent), FNB (21.1 percent), The Camden National Bank (15.3 percent), US Bank NA (8.5 percent), and JPMorgan Chase Bank, NA (8 percent), had a combined market share of approximately 82 percent. All remaining lenders outside of the top five individually maintained less than 8 percent market share.

Lending Gap Analysis

The OCC reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans and small loans to businesses and farms in the state of ME rating area during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans in the AA was good.

ME Non-MSA AA

The borrower distribution of home mortgage loans was good, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families but approximated to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded the aggregate percentage of all reporting lenders.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA compared to the reported MHV. Based on the 2024 adjusted MFI for ME Non-MSA geographies, low-income families in the AA with a maximum annual income of \$41,200, would find it challenging to qualify for a mortgage given the \$172,800 MHV. Additionally, 7.6 percent of families were below the poverty level, and 7 percent of the bank's home mortgage loans were originated without a reported borrower's income.

As previously discussed, to further understand homeownership challenges in the market for LMI borrowers, the analysis also considered timelier housing values as reported by online real estate listing sites, namely Realtor.com and Zillow. The review of real estate listing data collected during December 2025 consistently identified housing values exceeding the 2024 Census reported MHV of \$172,800 by approximately \$16,700. Specifically, real estate listing data for geographies within the bank's ME Non-MSA AA ranged from a low of \$189,547, to a high of \$426,879, illustrating the challenges that LMI families in the AA experience when applying for home mortgage loans.

Bangor ME MSA AA

The borrower distribution of home mortgage loans was poor, given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and was well below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was significantly below both the percentage of moderate-income families and the aggregate percentage of all reporting lenders.

The assessment of performance considered the affordability of home ownership for low-income borrowers in the AA compared to the reported MHV. Based on the 2024 adjusted MFI for the Bangor ME MSA, low-income families in the AA with a maximum annual income of \$43,950, may experience affordability challenges in qualifying for a mortgage given the \$138,050 MHV. Additionally, 7.8

percent of families were below the poverty level, and 51.5 percent of the bank's home mortgage loans were originated without a reported borrower's income.

As previously discussed, to further understand homeownership challenges in the market for LMI borrowers, the analysis also considered timelier housing values as reported by online real estate listing sites, namely Realtor.com and Zillow. The review of real estate listing data collected during December 2025 consistently identified housing values exceeding the 2024 Census reported MHV of \$138,050 by approximately \$125,900. Specifically, real estate listing data for geographies within the bank's Bangor ME MSA AA ranged from a low of \$263,991, to a high of \$289,500, illustrating the challenges that LMI families in the AA experience when applying for home mortgage loans.

Small Loans to Businesses

Refer to Table 10 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses in the AA was excellent.

ME Non-MSA AA

The borrower distribution of small loans to businesses was excellent.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was near to the percentage of those businesses and exceeded the aggregate percentage of all reporting lenders. During this period, 11.2 percent of businesses within the AA did not have reportable revenues.

Bangor ME MSA AA

The borrower distribution of small loans to businesses was excellent.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was near to the percentage of those businesses and exceeded the aggregate percentage of all reporting lenders. During this period, 14.4 percent of businesses within the AA did not have reportable revenues.

Small Loans to Farms

Refer to Table 12 in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to farms in the AA was excellent.

ME Non-MSA AA

The borrower distribution of small loans to farms is excellent

The percentage of small loans to farms with gross annual revenues of \$1 million or less was near to the percentage of those farms and exceeded the aggregate lending in the AA.

Community Development Lending

The institution made a low level of CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Overall CD lending within the bank's AAs is considered poor and is reflected by the low level of CD lending within the ME Non-MSA AA and adequate CD lending within the Bangor ME MSA AA. During the evaluation period, FNB originated a total of five qualified CD loans to five different community organizations in the ME Non-MSA AA, totaling approximately \$1.4 million or less than one percent of allocated tier 1 capital as of December 31, 2024, meeting the standard for poor performance. For the Bangor ME MSA AA, the bank originated one qualified CD loan to a community organization operating in the AA totaling approximately \$452,200 or 3.3 percent of allocated tier 1 capital as of December 31, 2024, meeting the standard for adequate performance. CD loans originated by the bank largely served as financing for qualified CD organizations based inside the bank's ME rating area that provided either affordable housing or community services for LMI populations or provided for economic development needs for small businesses.

The highlights of the bank's CD loans are as follows:

- During the evaluation period the bank made a \$1 million revitalize/stabilize CD loan to a hospital operating within a middle-income, distressed and underserved, census tract in the ME Non-MSA AA that provides community health services to LMI groups in the AA.
- During the evaluation period the bank made a \$452,000 economic development CD loan to an organization operating in the Bangor ME MSA AA that provides community services to LMI populations in the AA.
- During the evaluation period the bank made a \$150,000 economic development CD loan to an organization operating in the ME Non-MSA AA that provides eldercare community services for LMI populations in the AA.

Product Innovation and Flexibility

The institution made limited use of innovative and flexible lending practices in order to serve credit needs in the ME Non-MSA AA and Bangor ME MSA AA. The bank offers a standard array of loan products and services for customers in ME, with varied delivery channels available depending on personal customer and business needs. Specifically, FNB continues to participate in the Maine State Housing Authority and Small Business Administration lending programs, which include products and services for both first time homebuyers and small businesses.

INVESTMENT TEST

The bank's performance under the Investment Test in Maine is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the ME Non-MSA AA was good and the bank's performance in the Bangor ME MSA AA was excellent.

The institution had a significant level of qualified investments, including grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
ME Non-MSA AA	19	9,441	197	2,885	216	81.5	12,326	77.3	--	--
Bangor ME MSA AA	4	749	26	2,811	30	11.3	3,560	22.3	--	--
Broader Statewide or Regional Area	--	--	19	69	19	7.2	69	0.4	--	--
Total	23	10,190	242	5,765	265	100.0	15,955	100.0	--	--

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

During the evaluation period, FNB's investments were largely made to qualified CD-eligible funds, which targeted CD purpose needs, including affordable housing, economic development, and community services in either the ME Non-MSA AA, the Bangor ME MSA AA, or the greater state region. Total qualified investments and donations within the AAs were good and demonstrated good responsiveness to credit and community development needs. Specifically, qualified investments made within the ME Non-MSA AA totaled approximately \$12.3 million or 5 percent of allocated tier 1 capital as of December 31, 2024. Within the Bangor ME MSA AA the bank made approximately \$3.6 million or 25.8 percent of allocated tier 1 capital in qualified investments as of December 31, 2024. Additionally, FNB also made 19 qualified investments totaling \$69,000, that were designated as benefiting the broader, statewide region.

The highlights of the bank's CD investments are as follows:

- A 2024 \$750,000, current period direct investment to a fund that provided below market financing for affordable housing and community groups in the ME Non-MSA AA.
- A \$100,000 in 2024, current period equity investment in a fund that fosters economic development in the ME Non-MSA AA supporting new businesses and job creation for LMI populations.
- A 2023 \$743,129 current period investment to a local business in the Bangor ME MSA AA for economic development projects in LMI geographies.
- A 2022 \$1.7 million investment in a Federal Home Loan Mortgage Corporation (FHLMC/Freddie Mac) pool of mortgage-backed securities in the ME Non-MSA AA that benefit LMI populations.

SERVICE TEST

The bank’s performance under the Service Test in Maine is rated Low Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank’s performance in both the ME Non-MSA AA and the Bangor ME MSA AA was adequate.

Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution’s AAs.

Assessment Area	Deposits	# of Bank Branches	Branches	Location of Branches by Income of Geographies (%)					Population				
	% of Rated Area Deposits in AA		% of Rated Area Branches in AA	Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
ME Non-MSA AA	94.75	16	88.89	0.00	0.00	68.75	31.25	0.00	0.00	4.33	78.09	17.57	0.00
Bangor ME MSA AA	5.25	2	11.11	0.00	0.00	50.00	50.00	0.00	0.00	27.97	47.39	24.63	0.00
Total	100.00	18	100.00	0.00	0.00	66.67	33.33	0.00	0.00	14.49	64.90	20.61	0.00

*Source: FFIEC File - 2020, 2024 Census
1/1/2022 - 12/31/2024 Bank Data
Due to rounding, totals may not equal 100.0%*

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

There were no low-income geographies in either of the bank’s Maine-based AAs during the evaluation period, and the bank does not maintain any branches in moderate-income geographies. As of the end of the evaluation period, examiners determined the bank maintained two branches within the ME Non-MSA AA and two branches within the Bangor ME MSA AA located in middle- or upper-income geographies that serviced, and were determined to be in proximity to, moderate-income geographies.

Assessment Area	Branch Openings/Closings		Net change in Location of Branches (+ or -)				
	# of Branch Openings	# of Branch Closings	Geographies (%)				
			Low	Mod	Mid	Upp	NA
ME Non-MSA AA	--	--	--	--	--	--	--
Bangor ME MSA AA	1	--	--	--	--	+1	--
Total	1	--	--	--	--	+1	--

1/1/2022 - 12/31/2024 Bank Data.

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the institution’s opening and closing of branches had generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Since the last evaluation, FNB opened a single new branch in the ME Non-MSA AA in an upper-income census tract located at 5 Parkway South Brewer, ME 04412. The branch was opened to the public on January 31, 2022.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced the AAs, particularly LMI geographies and/or individuals. Lobby hours and drive up hours are largely uniform between all branches in the ME Non-MSA AA and Bangor ME MSA AA, with ATM, night

deposit, and safe deposit services offered at most branches. Branches typically are open Monday through Friday, by 9:00am, or earlier, and close between 3:30 to 4:30pm, depending on the weekday. Extended hours are offered on Fridays. Saturday drive-up hours, where available, are from 8:00am to 12:00pm.

Community Development Services

The institution provided a relatively high level of CD services.

During the evaluation period, bank personnel provided 1,377 service hours across 20 different qualified CD organizations that benefit the ME Non-MSA AA and Bangor ME MSA AA. All service hours were provided to organizations that either promote economic development or that provide for community services and/or affordable housing needs for LMI geographies or groups. Per AA, the bank reported approximately 1,255 service hours allocated to the ME Non-MSA AA and 122 hours allocated to the Bangor ME MSA AA. Additionally, the bank also provided approximately 554 service hours to qualified community groups who operate on a statewide basis that also benefit the two full-scope AAs.

The highlights of the bank's CD services are as follows:

- From 2022 to 2024, a bank employee spent 146 hours as the founding member of a business development corporation focused on job creation and economic revitalization in the ME Non-MSA AA.
- From 2022 to 2024, a bank employee provided 120 service hours as a board member of a community foundation that focused on revitalizing Maine communities, including both bank AAs.
- From 2022 to 2024, a bank employee provided 110 service hours as a board member of a non-profit that focused on alleviating food insecurity serving the ME Non-MSA AA.
- From 2022 to 2023, a bank employee provided 88 service hours as the Vice President and Fundraising Committee Chair of local food pantry.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and Non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	HMDA-reportable home mortgage loans CRA-reportable small business and small farm loans Community Development-eligible loans, investments, services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Maine (ME)		
ME Non-MSA AA	Full-scope	Single State: ME (23) <ul style="list-style-type: none"> • ME Non-MSA (99999) <ul style="list-style-type: none"> ○ Full Hancock (009), Knox (013), Lincoln (015), Waldo (027), & Washington (029) Counties, ME AA comprised of full counties.
Bangor ME MSA AA	Full-scope	Single State: ME (#23) <ul style="list-style-type: none"> • Bangor, ME MSA (12620) <ul style="list-style-type: none"> ○ Full Penobscot (019) County, ME AA comprised of full counties.

Appendix B: Summary of State Ratings

RATINGS FIRST NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
First National Bank	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
Maine	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5

million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied (OO) Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -
Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	
ME Non-MSA AA	2,011	414,882	84.78	15,908	0.00	--	--	4.58	2.09	3.83	78.12	73.15	76.94	17.30	24.76	19.22	0.00	--	--	
Bangor ME MSA AA	361	88,185	15.22	11,204	0.00	--	--	26.37	27.15	22.63	49.13	48.75	48.74	24.50	24.10	28.61	0.00	--	--	
Total	2,372	503,067	100.00	27,112	0.00	--	--	13.07	5.90	11.60	66.83	69.44	65.29	20.10	24.66	23.10	0.00	--	--	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
ME Non-MSA AA	2,011	414,882	84.78	15,908	16.82	5.17	5.63	17.77	16.86	15.51	22.11	21.28	21.12	43.30	49.73	47.25	--	6.96	10.49	
Bangor ME MSA AA	361	88,185	15.22	11,204	19.01	4.43	8.08	19.50	7.48	19.73	21.14	10.53	22.76	40.36	26.04	32.72	--	51.52	16.72	
Total	2,372	503,067	100.00	27,112	17.72	5.06	6.64	18.48	15.43	17.25	21.71	19.65	21.80	42.10	46.12	41.25	--	13.74	13.06	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate		
ME Non-MSA AA	1,624	261,246	79.76	17,281	0.00	--	--	2.73	2.46	2.79	74.07	68.84	73.65	23.19	28.69	23.56	0.00	--	--		
Bangor ME MSA AA	412	76,726	20.24	9,671	0.00	--	--	22.73	12.14	18.43	53.68	46.84	50.26	23.59	41.02	31.31	0.00	--	--		
Total	2,036	337,972	100.00	26,952	0.00	--	--	10.39	4.42	8.40	66.27	64.39	65.26	23.35	31.19	26.34	0.00	--	--		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues													2022 - 2024		
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available					
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Aggregate			
ME Non-MSA AA	1,624	261,246	79.76	17,281	84.41	77.34	61.53	4.39	22.66	11.20	--	--			
Bangor ME MSA AA	412	76,726	20.24	9,671	79.36	73.06	55.14	6.27	26.94	14.37	--	--			
Total	2,036	337,972	100.00	26,952	82.48	76.47	59.24	5.11	23.53	12.41	--	--			

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate		
ME Non-MSA AA	403	28,167	98.05	1,766	0.00	--	--	4.98	0.25	2.38	76.20	79.16	83.47	18.82	20.60	14.16	0.00	--	--		
Bangor ME MSA AA	8	1,226	1.95	193	0.00	--	--	16.96	12.50	18.13	56.96	75.00	59.59	26.09	12.50	22.28	0.00	--	--		
Total	411	29,393	100.00	1,959	0.00	--	--	8.55	0.49	3.93	70.47	79.08	81.11	20.98	20.44	14.96	0.00	--	--		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue													2022 - 2024		
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available					
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans				
ME Non-MSA AA	403	28,167	98.05	1,766	97.97	94.29	91.22	1.29	5.71	0.74	--				
Bangor ME MSA AA	8	1,226	1.95	193	94.35	87.50	56.99	4.35	12.50	1.30	--				
Total	411	29,393	100.00	1,959	96.89	94.16	87.85	2.20	5.84	0.91	--				

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area



FIRST NATIONAL BANK
Community Reinvestment Act
Assessment Area

*Note: **All branches now offer ITM** services which allow customers to connect directly to a bank employee and provide access to more banking transactions. **All branches also have Night Deposit** .*

Corporate Headquarters: Damariscotta - Lincoln County

Address/Phone/Fax:

223 Main St
PO BOX 940
Damariscotta, ME 04543
phone: 207.563.3195
fax: 207.563.3356

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
First National Wealth Management Office,
First National Investment Services Rep.,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Waldoboro - Lincoln County

Address/Phone/Fax:

1471 Atlantic Highway
Waldoboro, ME 04572
phone: 207.832.5373
fax: 207.832.7813

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8:00-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Boothbay Harbor - Lincoln County

Address/Phone/Fax:

77 Oak Street
PO BOX 493
Boothbay Harbor, ME 04538
phone: 207.633.5149
fax: 207.633.7121

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8:00-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Wiscasset - Lincoln County

Address/Phone/Fax:

39 Gardiner RD
PO BOX 431
Wiscasset, ME 04578
phone: 207.882.9515
fax: 207.882.9517

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, ITM located in Vestibule

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Bar Harbor - Hancock County

Address/Phone/Fax:

102 Main St
PO BOX 258
Bar Harbor, ME 04609
phone: 207.288.3341
fax: 207.288.2455

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
First National Wealth Management Office,
First National Investment Services Rep.,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8:00-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Blue Hill - Hancock County

Address/Phone/Fax:

1 South Street
PO BOX 1664
Blue Hill, ME 04614
phone: 207.374.3253
fax: 207.374.5974

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	CLOSED

Branch Office: Ellsworth - Hancock county

Address/Phone/Fax:

194 Beechland Rd
Ellsworth, ME 04605
phone: 207.667.5526
fax: 207.667.1300

Areas Served:

See attached list of Census Tracts

Additional Services: Safe Deposit,
First National Wealth Management Office,
First National Investment Services Rep.,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Drive Up	M-W	8:00-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Northeast Harbor - Hancock County

Address/Phone/Fax:

3 Summit Rd
PO BOX 858
Northeast Harbor, ME 04662
phone: 207.276.3888
fax: 207.276-0707

Areas Served:

See attached list of Census Tracts

Additional Services: Safe Deposit,
Walk Up, wheelchair accessible ITM and
Night Deposit

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED



Branch Office: Southwest Harbor - Hancock County

Address/Phone/Fax:

350 Main St/PO BOX 86 (Lobby)
Seal Cove RD (Drive-up)
Southwest Harbor, ME 04679
phone: 207.244.5594
fax: 207.244.3014

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up/Walk up ITM

Drive Up	M-W	8:00-4:30
	Th-F	8:00-5
	Sat	CLOSED

Branch Office: Rockport - Knox County

Address/Phone/Fax:

114 Commercial St
PO Box 1137
Rockport, ME 04856
phone: 207.236.3131
fax: 207.236.4277

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Camden - Knox County

Address/Phone/Fax:

44 Elm St
PO Box 158
Camden, ME 04843
phone: 207.236.8700
fax: 207.236.8822

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Consumer Lending Services,
Walk up ITM

Branch Office: Rockland Park St - Knox County

Address/Phone/Fax:

132 Park St
PO Box 728
Rockland, ME 04841
phone: 207.594.5900
fax: 207.594-6400

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Consumer & Mortgage Lending Services,
Drive-up ITM & ITM in Vestibule

Drive Up

M-W	8-4:30
Th-F	8:00-5
Sat	8:00-12

Branch Office: Rockland Union St - Knox County

Address/Phone/Fax:

63 Union St
PO Box 606
Rockland, ME 04841
phone: 207.593.1010
fax: 207.593.1026

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Mortgage, Commercial & Consumer Lending,
Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	CLOSED

Branch Office: Bangor - Penobscot County

Address/Phone/Fax:

145 Exchange St
Bangor, ME 04401
phone: 207.974.5001
fax: 207.404.8998

Areas Served: MSA/MD Code 12620

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
First National Wealth Management Office,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	CLOSED

Branch Office: Brewer - Penobscot County

Address/Phone/Fax:

5 Parkway South
Brewer, ME 04412
phone: 207.989.0399
fax: 207.204.5844

Areas Served: MSA/MD Code 12620

See attached list of Census Tracts

Additional Services: Safe Deposit,
Commercial, Consumer, & Mortgage Lending
Services, Drive-up ITM

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Belfast - Waldo County

Address/Phone/Fax:

1 B Belmont Ave
Belfast, ME 04915
phone: 207.338.9822
fax: 207.338.6555

Areas Served:

See attached list of Census Tracts

Additional Services: Safe Deposit,
Mortgage, Commercial & Consumer Lending,
Drive-up ITM

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	CLOSED

Branch Office: Calais - Washington County

Address/Phone/Fax:

319 North St
PO Box 806
Calais, ME 04619
phone: 207.454.2141
fax: 207.454.8294

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	8:00-12

Branch Office: Eastport - Washington County

Address/Phone/Fax:

102 Washinton St
PO Box F
Eastport, ME 04631
phone: 207.853-6270
fax: 207.853.6272

Areas Served:

See attached list of Census Tracts

Hours:

Lobby	M-Th	8:30-4
	Fri	8:30-5
	Sat	CLOSED

Additional Services: Safe Deposit,
Drive-up ITM

Drive Up	M-W	8-4:30
	Th-F	8:00-5
	Sat	CLOSED

Additional ATM found at:

*Ames True Value Supply
447 Bath Rd
Wiscasset, ME 04578

**This machine dispenses cash only, it does not
accept deposits.*

2024

Branch	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County Name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
Damariscotta	Non-MSA	99999	23	015	975300	N/A	ME	LINCOLN	230159753	66193	74421	112.43	Middle
Waldoboro	Non-MSA	99999	23	015	975200	N/A	ME	LINCOLN	230159752	66193	77930	117.73	Middle
Boothbay Hbr	Non-MSA	99999	23	015	976200	N/A	ME	LINCOLN	230159762	66193	80964	122.31	Upper
Wiscasset	Non-MSA	99999	23	015	975500	N/A	ME	LINCOLN	230159755	66193	71697	108.31	Middle
Bar Harbor	Non-MSA	99999	23	009	965900	N/A	ME	HANCOCK	230099659	66193	98389	148.63	Upper
Blue Hill	Non-MSA	99999	23	009	966300	N/A	ME	HANCOCK	230099663	66193	70848	107.03	Middle
Ellsworth	Non-MSA	99999	23	009	965503	N/A	ME	HANCOCK	230099655	66193	75333	113.80	Middle
NorthEast Hbr	Non-MSA	99999	23	009	966000	N/A	ME	HANCOCK	230099660	66193	129083	195.01	Upper
Southwest Hbr	Non-MSA	99999	23	009	966100	N/A	ME	HANCOCK	230099661	66193	66250	100.08	Middle
Rockport	Non-MSA	99999	23	013	970500	N/A	ME	KNOX	230139705	66193	85583	129.29	Upper
Camden	Non-MSA	99999	23	013	970200	N/A	ME	KNOX	230139702	66193	98295	148.49	Upper
Rockland	Non-MSA	99999	23	013	970600	N/A	ME	KNOX	230139706	66193	68095	102.87	Middle
Bangor	MSA	12620	23	019	000200	BANGOR, M	ME	PENOBSCO	230190002	67988	62675	92.18	Middle
Brewer	MSA	12620	23	019	004200	BANGOR, M	ME	PENOBSCO	230190042	67988	84750	124.65	Upper
Belfast	Non-MSA	99999	23	027	043000	N/A	ME	WALDO	230270430	66193	74591	112.68	Middle
Calais	Non-MSA	99999	23	029	955500	N/A	ME	WASHINGTON	230299555	66193	58333	88.12	Middle
Eastport	Non-MSA	99999	23	029	955700	N/A	ME	WASHINGTON	230299557	66193	71827	108.51	Middle



MEMORANDUM

TO: CRA File

FROM: Ben Sprague, CRA Officer

DATE: 2026

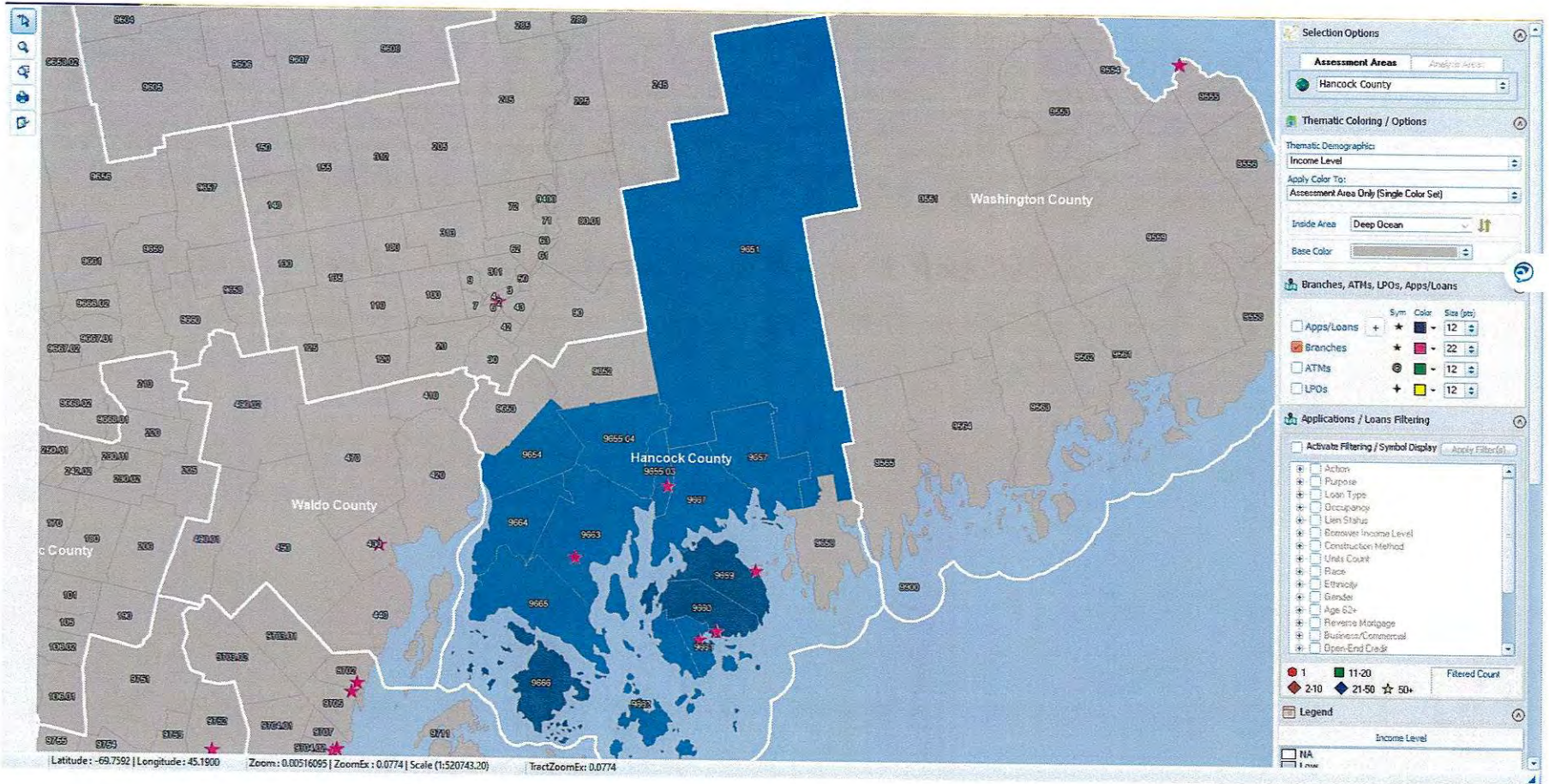
SUBJECT: CRA Assessment Area

First National Bank has two Assessment Areas:

1. The MSA for Bangor Maine
2. The following Non-MSA Counties
 - a. Hancock
 - b. Knox
 - c. Lincoln
 - d. Waldo
 - e. Washington

These assessment areas satisfy the four prongs of an assessment area as defined by the regulations:

1. They consist of whole geographies
2. Do not reflect illegal discrimination
3. Does not include any geographies within the MSA or County divisions
4. Do not extend beyond an MSA/County or State division.



Selection Options

Assessment Areas
 Hancock County

Thematic Coloring / Options

Thematic Demographics
 Income Level
 Apply Color To:
 Assessment Area Only (Single Color Set)

Inside Area: Deep Ocean
 Base Color:

Branches, ATMs, LPOs, Apps/Loans

Apps/Loans: Sym: Color: Size (pts): 12

Branches: Sym: Color: Size (pts): 22

ATMs: Sym: Color: Size (pts): 12

LPOs: Sym: Color: Size (pts): 12

Applications / Loans Filtering

Activate Filtering / Symbol Display

- Action
- Purpose
- Loan Type
- Occupancy
- Lien Status
- Borrower Income Level
- Construction Method
- Units Count
- Race
- Ethnicity
- Gender
- Age 62+
- Reverse Mortgage
- Business/Commercial
- Open-End Credit

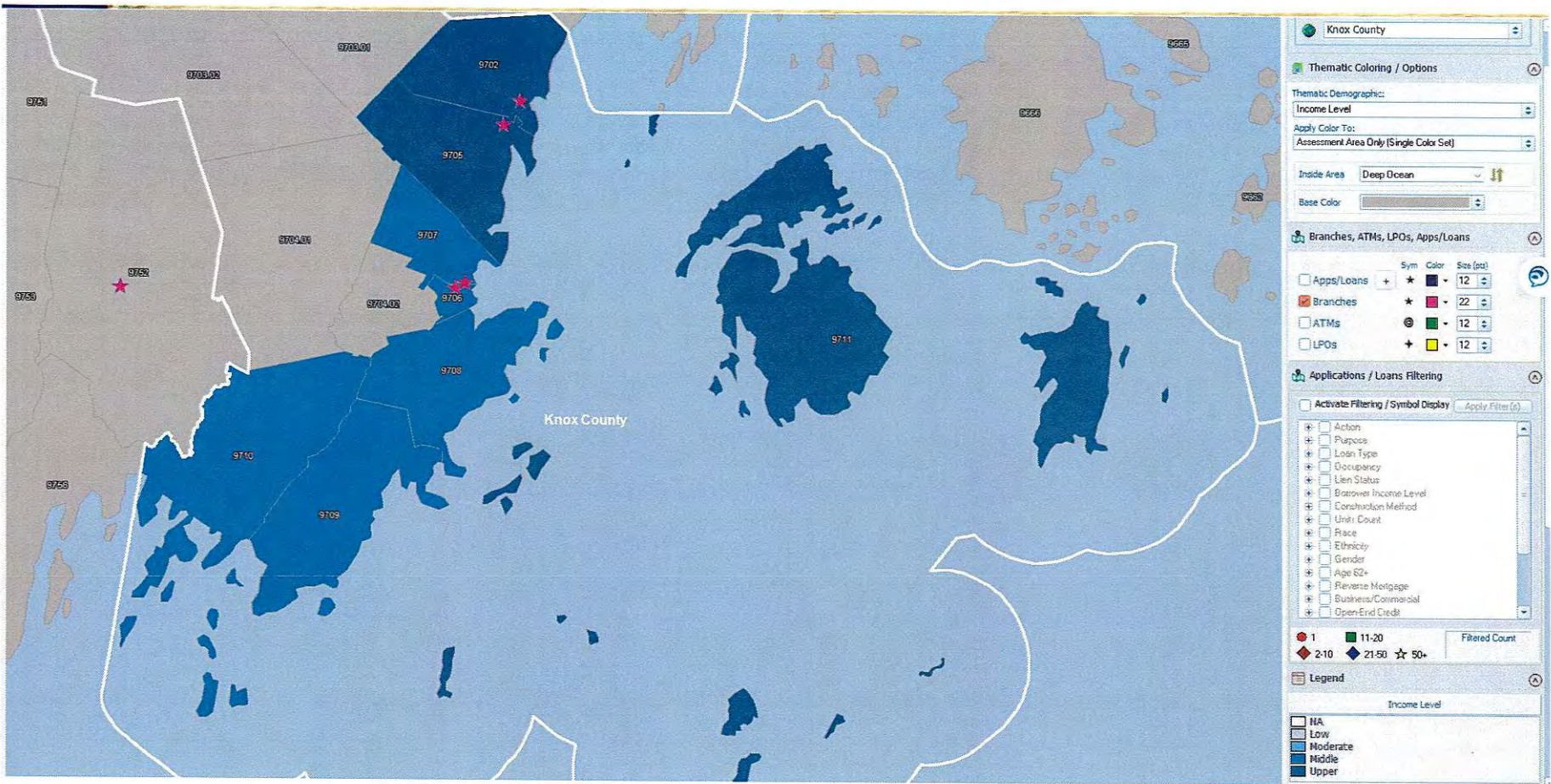
Filtered Count: 1

Legend

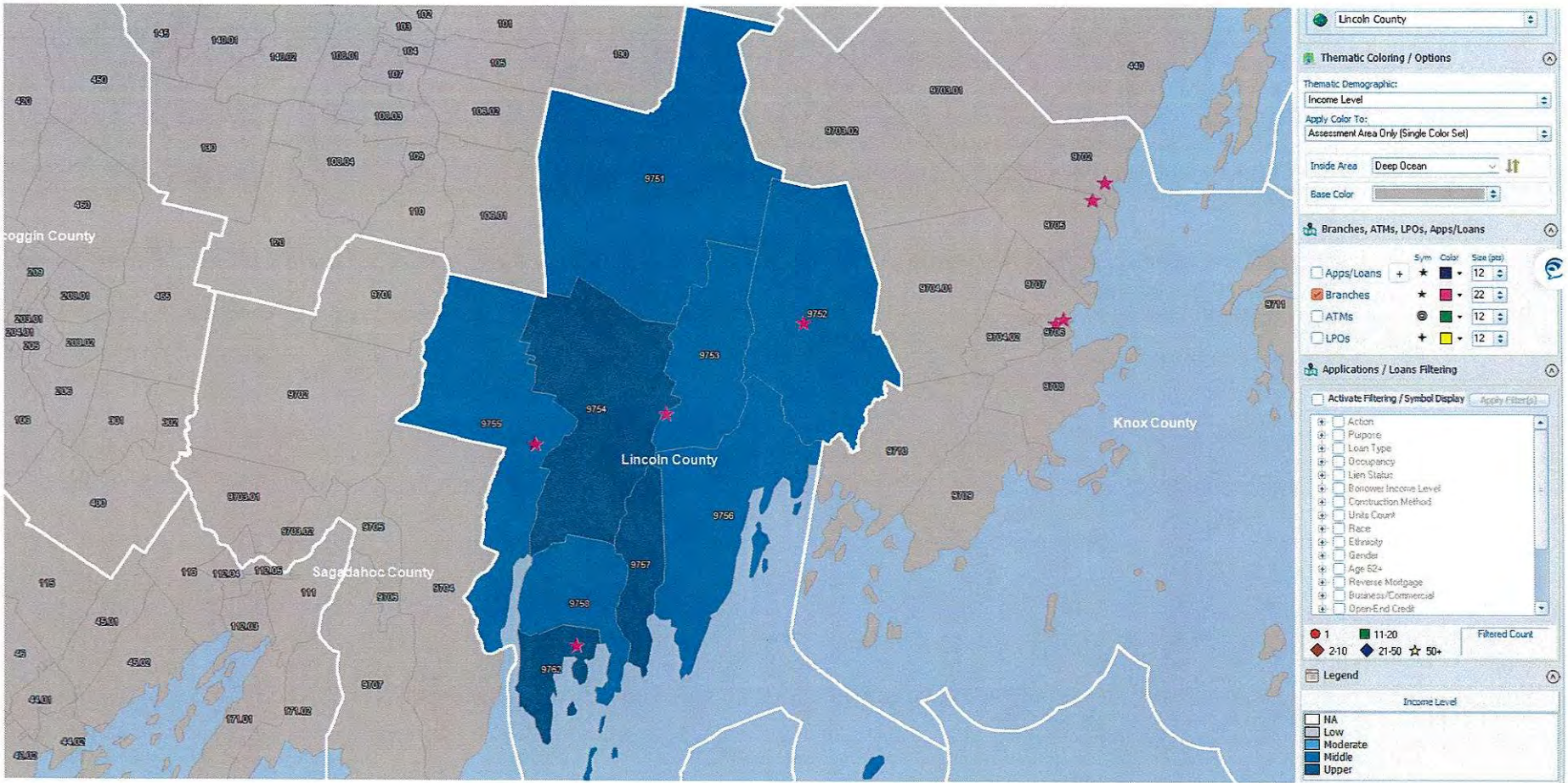
Income Level

NA

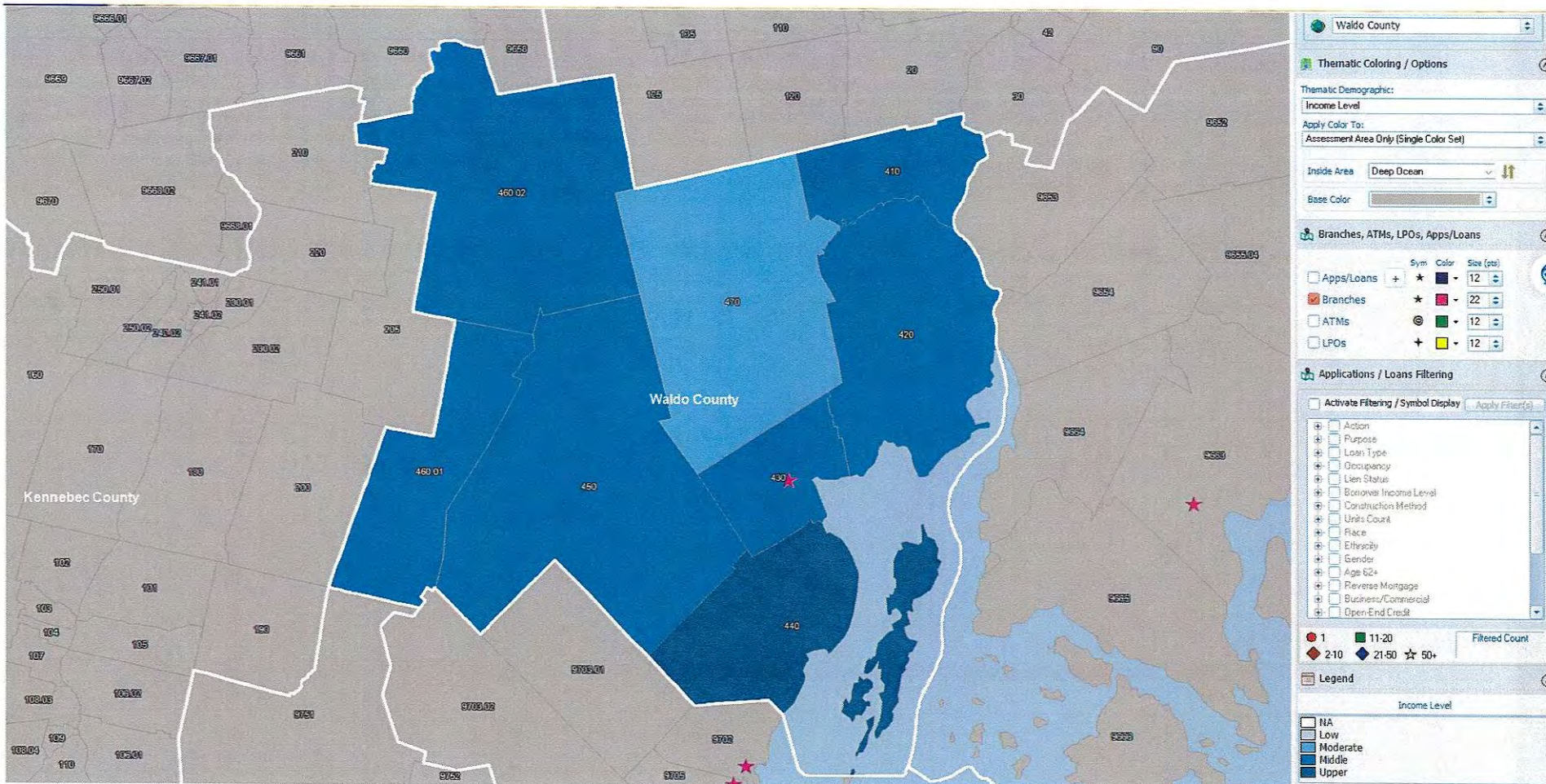
Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	Non-M	99999	23	009	965100	N/A	ME	HANCOCK COUN	23009965100	66193	59549	89.96	Middle
2024	Non-M	99999	23	009	965200	N/A	ME	HANCOCK COUN	23009965200	66193	86094	130.06	Upper
2024	Non-M	99999	23	009	965300	N/A	ME	HANCOCK COUN	23009965300	66193	55189	83.37	Middle
2024	Non-M	99999	23	009	965400	N/A	ME	HANCOCK COUN	23009965400	66193	75000	113.30	Middle
2024	Non-M	99999	23	009	965503	N/A	ME	HANCOCK COUN	23009965503	66193	75333	113.80	Middle
2024	Non-M	99999	23	009	965504	N/A	ME	HANCOCK COUN	23009965504	66193	76793	116.01	Middle
2024	Non-M	99999	23	009	965700	N/A	ME	HANCOCK COUN	23009965700	66193	60000	90.64	Middle
2024	Non-M	99999	23	009	965800	N/A	ME	HANCOCK COUN	23009965800	66193	73795	111.48	Middle
2024	Non-M	99999	23	009	965900	N/A	ME	HANCOCK COUN	23009965900	66193	98389	148.63	Upper
2024	Non-M	99999	23	009	966000	N/A	ME	HANCOCK COUN	23009966000	66193	129083	195.01	Upper
2024	Non-M	99999	23	009	966100	N/A	ME	HANCOCK COUN	23009966100	66193	66250	100.08	Middle
2024	Non-M	99999	23	009	966200	N/A	ME	HANCOCK COUN	23009966200	66193	73897	111.63	Middle
2024	Non-M	99999	23	009	966300	N/A	ME	HANCOCK COUN	23009966300	66193	70848	107.03	Middle
2024	Non-M	99999	23	009	966400	N/A	ME	HANCOCK COUN	23009966400	66193	66429	100.35	Middle
2024	Non-M	99999	23	009	966500	N/A	ME	HANCOCK COUN	23009966500	66193	67404	101.82	Middle
2024	Non-M	99999	23	009	966600	N/A	ME	HANCOCK COUN	23009966600	66193	83333	125.89	Upper
2024	Non-M	99999	23	009	966700	N/A	ME	HANCOCK COUN	23009966700	66193	78333	118.34	Middle
2024	Non-M	99999	23	009	990000	N/A	ME	HANCOCK COUN	23009990000	66193	0	0.00	Unknown



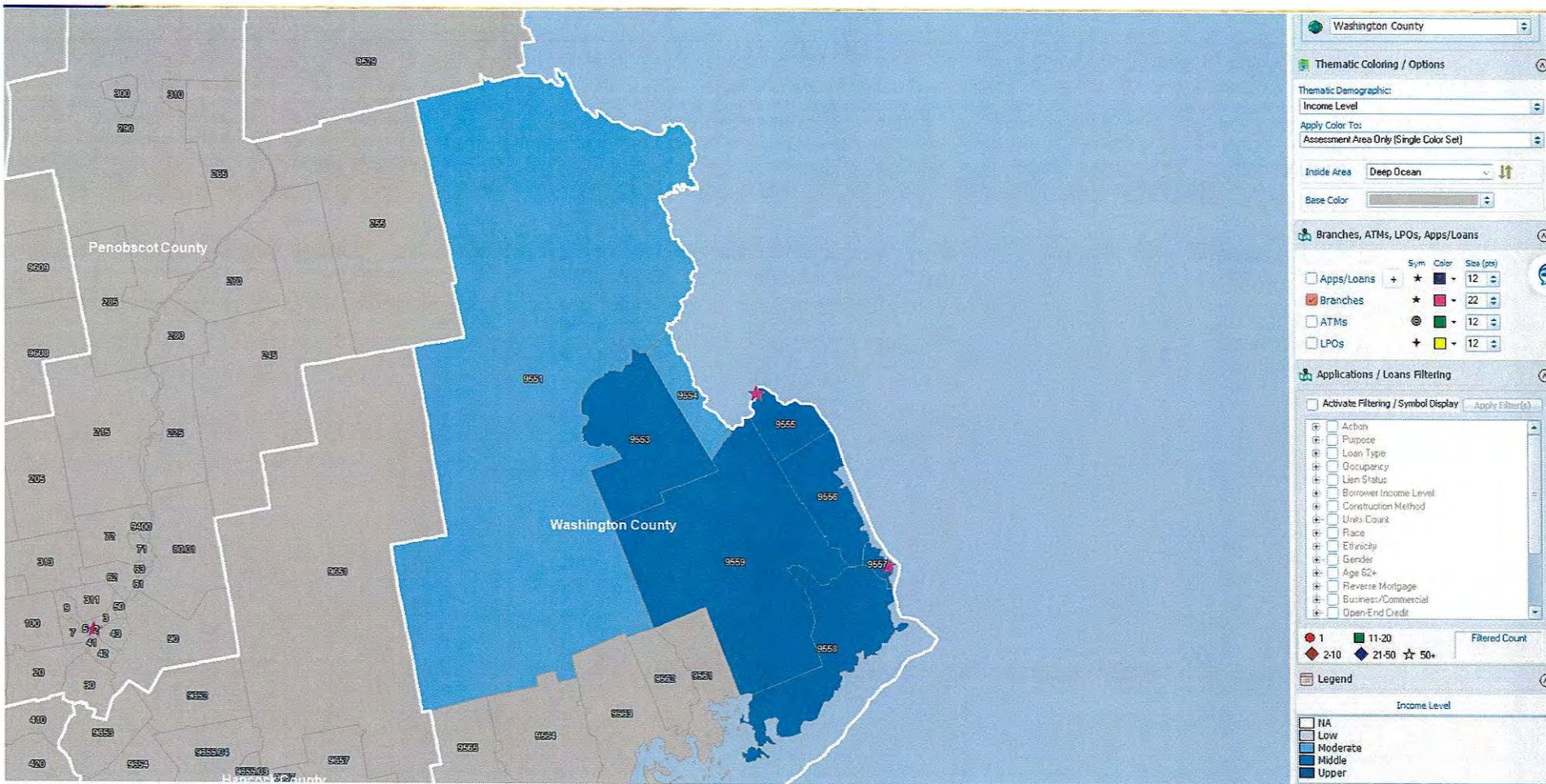
Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	Non-Metropolitan	99999	23	013	970200	N/A	ME	KNOX COUNTY	23013970200	66193	98295	148.49	Upper
2024	Non-Metropolitan	99999	23	013	970301	N/A	ME	KNOX COUNTY	23013970301	66193	76900	116.17	Middle
2024	Non-Metropolitan	99999	23	013	970302	N/A	ME	KNOX COUNTY	23013970302	66193	62115	93.83	Middle
2024	Non-Metropolitan	99999	23	013	970401	N/A	ME	KNOX COUNTY	23013970401	66193	71371	107.82	Middle
2024	Non-Metropolitan	99999	23	013	970402	N/A	ME	KNOX COUNTY	23013970402	66193	57125	86.30	Middle
2024	Non-Metropolitan	99999	23	013	970500	N/A	ME	KNOX COUNTY	23013970500	66193	85583	129.29	Upper
2024	Non-Metropolitan	99999	23	013	970600	N/A	ME	KNOX COUNTY	23013970600	66193	68095	102.87	Middle
2024	Non-Metropolitan	99999	23	013	970700	N/A	ME	KNOX COUNTY	23013970700	66193	68750	103.86	Middle
2024	Non-Metropolitan	99999	23	013	970800	N/A	ME	KNOX COUNTY	23013970800	66193	74846	113.07	Middle
2024	Non-Metropolitan	99999	23	013	970900	N/A	ME	KNOX COUNTY	23013970900	66193	65278	98.61	Middle
2024	Non-Metropolitan	99999	23	013	971000	N/A	ME	KNOX COUNTY	23013971000	66193	74145	112.01	Middle
2024	Non-Metropolitan	99999	23	013	971100	N/A	ME	KNOX COUNTY	23013971100	66193	101181	152.85	Upper
2024	Non-Metropolitan	99999	23	013	990000	N/A	ME	KNOX COUNTY	23013990000	66193	0	0.00	Unknown



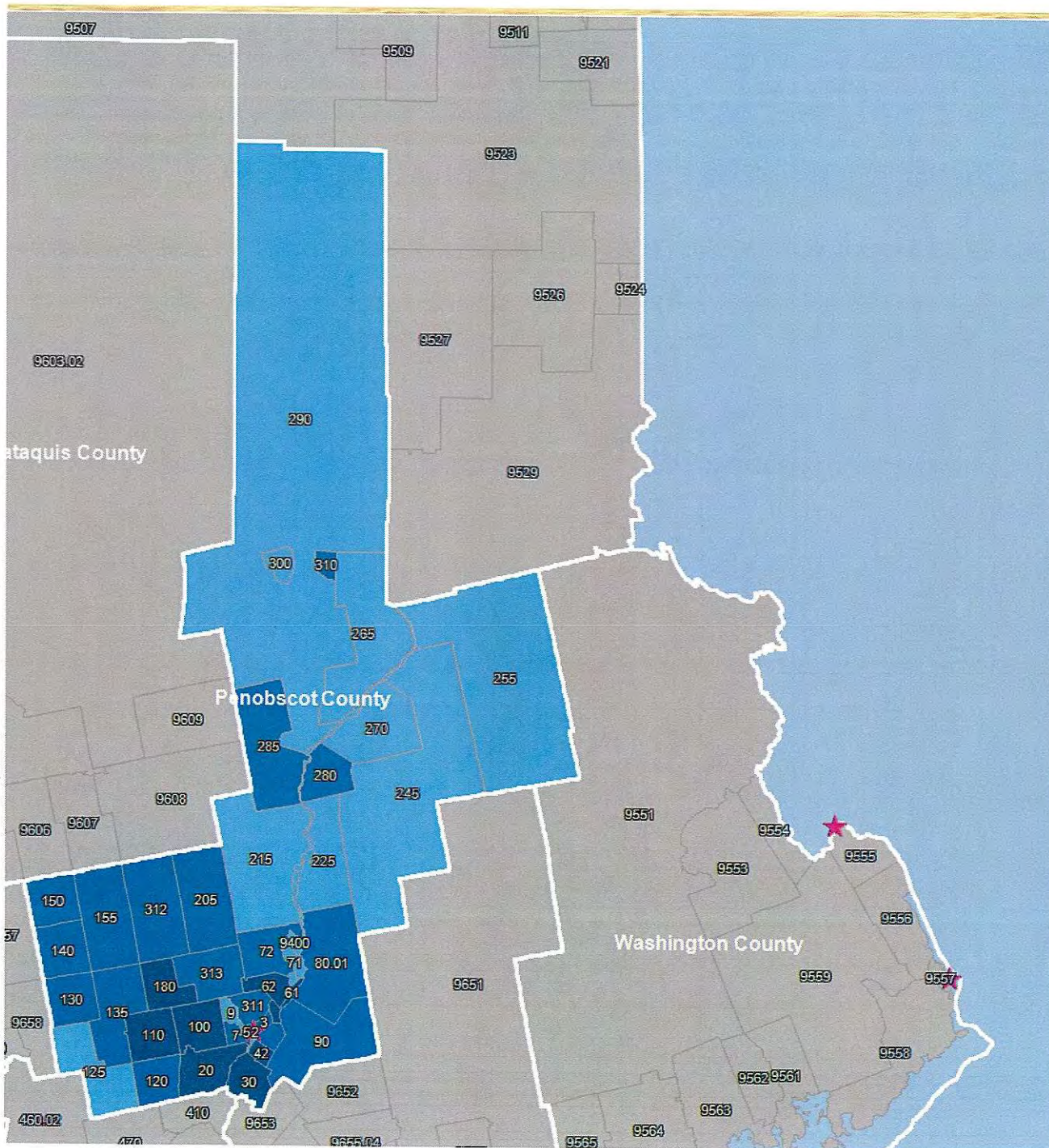
Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	Non-Metro	99999	23	015	975100	N/A	ME	LINCOLN COUNTY	23015975100	66193	70379	106.32	Middle
2024	Non-Metro	99999	23	015	975200	N/A	ME	LINCOLN COUNTY	23015975200	66193	77930	117.73	Middle
2024	Non-Metro	99999	23	015	975300	N/A	ME	LINCOLN COUNTY	23015975300	66193	74421	112.43	Middle
2024	Non-Metro	99999	23	015	975400	N/A	ME	LINCOLN COUNTY	23015975400	66193	96500	145.78	Upper
2024	Non-Metro	99999	23	015	975500	N/A	ME	LINCOLN COUNTY	23015975500	66193	71697	108.31	Middle
2024	Non-Metro	99999	23	015	975600	N/A	ME	LINCOLN COUNTY	23015975600	66193	77536	117.13	Middle
2024	Non-Metro	99999	23	015	975700	N/A	ME	LINCOLN COUNTY	23015975700	66193	93125	140.68	Upper
2024	Non-Metro	99999	23	015	975800	N/A	ME	LINCOLN COUNTY	23015975800	66193	69668	105.24	Middle
2024	Non-Metro	99999	23	015	976200	N/A	ME	LINCOLN COUNTY	23015976200	66193	80964	122.31	Upper
2024	Non-Metro	99999	23	015	990000	N/A	ME	LINCOLN COUNTY	23015990000	66193	0	0.00	Unknown



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	Non-Metro	99999	23	027	041000	N/A	ME	WALDO COUNTY	23027041000	66193	77155	116.56	Middle
2024	Non-Metro	99999	23	027	042000	N/A	ME	WALDO COUNTY	23027042000	66193	68148	102.95	Middle
2024	Non-Metro	99999	23	027	043000	N/A	ME	WALDO COUNTY	23027043000	66193	74591	112.68	Middle
2024	Non-Metro	99999	23	027	044000	N/A	ME	WALDO COUNTY	23027044000	66193	80463	121.55	Upper
2024	Non-Metro	99999	23	027	045000	N/A	ME	WALDO COUNTY	23027045000	66193	66173	99.96	Middle
2024	Non-Metro	99999	23	027	046001	N/A	ME	WALDO COUNTY	23027046001	66193	72794	109.97	Middle
2024	Non-Metro	99999	23	027	046002	N/A	ME	WALDO COUNTY	23027046002	66193	54821	82.81	Middle
2024	Non-Metro	99999	23	027	047000	N/A	ME	WALDO COUNTY	23027047000	66193	51316	77.52	Moderate



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	Non-Metro	99999	23	029	955100	N/A	ME	WASHINGTON C	23029955100	66193	49333	74.52	Moderate
2024	Non-Metro	99999	23	029	955300	N/A	ME	WASHINGTON C	23029955300	66193	58281	88.04	Middle
2024	Non-Metro	99999	23	029	955400	N/A	ME	WASHINGTON C	23029955400	66193	49716	75.10	Moderate
2024	Non-Metro	99999	23	029	955500	N/A	ME	WASHINGTON C	23029955500	66193	58333	88.12	Middle
2024	Non-Metro	99999	23	029	955600	N/A	ME	WASHINGTON C	23029955600	66193	57692	87.15	Middle
2024	Non-Metro	99999	23	029	955700	N/A	ME	WASHINGTON C	23029955700	66193	71827	108.51	Middle
2024	Non-Metro	99999	23	029	955800	N/A	ME	WASHINGTON C	23029955800	66193	68333	103.23	Middle
2024	Non-Metro	99999	23	029	955900	N/A	ME	WASHINGTON C	23029955900	66193	59050	89.20	Middle
2024	Non-Metro	99999	23	029	956100	N/A	ME	WASHINGTON C	23029956100	66193	55273	83.50	Middle
2024	Non-Metro	99999	23	029	956200	N/A	ME	WASHINGTON C	23029956200	66193	54444	82.25	Middle
2024	Non-Metro	99999	23	029	956300	N/A	ME	WASHINGTON C	23029956300	66193	57303	86.56	Middle
2024	Non-Metro	99999	23	029	956400	N/A	ME	WASHINGTON C	23029956400	66193	54875	82.90	Middle
2024	Non-Metro	99999	23	029	956500	N/A	ME	WASHINGTON C	23029956500	66193	60871	91.95	Middle
2024	Non-Metro	99999	23	029	990000	N/A	ME	WASHINGTON C	23029990000	66193	0	0.00	Unknown



- Action
- Purpose
- Loan Type
- Occupancy
- Lien Status
- Borrower Income Level
- Construction Method
- Units Count
- Race
- Ethnicity
- Gender
- Age 62+
- Reverse Mortgage
- Business/Commercial
- Open-End Credit

● 1 ■ 11-20 Filtered Count
◆ 2-10 ◆ 21-50 ☆ 50+

Legend

Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Shape Information

Data	Value

Shape Layer Options

- Show Tract Labels No Overlap
- Show Major Roads / Highways
- Show City / Town Labels
- Show Zip-Codes Selectable
- Show County Labels No Overlap
- Hide Closed Branches, ATMs, LPOs

Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	MSA	12620	23	019	000200	BANGOR, ME	ME	PENOBSCOT	23019000200	67988	62675	92.18	Middle
2024	MSA	12620	23	019	000300	BANGOR, ME	ME	PENOBSCOT	23019000300	67988	77586	114.11	Middle
2024	MSA	12620	23	019	000400	BANGOR, ME	ME	PENOBSCOT	23019000400	67988	103879	152.79	Upper
2024	MSA	12620	23	019	000500	BANGOR, ME	ME	PENOBSCOT	23019000500	67988	67629	99.47	Middle
2024	MSA	12620	23	019	000600	BANGOR, ME	ME	PENOBSCOT	23019000600	67988	39500	58.09	Moderate
2024	MSA	12620	23	019	000700	BANGOR, ME	ME	PENOBSCOT	23019000700	67988	81250	119.50	Middle
2024	MSA	12620	23	019	000900	BANGOR, ME	ME	PENOBSCOT	23019000900	67988	47171	69.38	Moderate
2024	MSA	12620	23	019	002000	BANGOR, ME	ME	PENOBSCOT	23019002000	67988	101962	149.97	Upper
2024	MSA	12620	23	019	003000	BANGOR, ME	ME	PENOBSCOT	23019003000	67988	88981	130.87	Upper
2024	MSA	12620	23	019	004100	BANGOR, ME	ME	PENOBSCOT	23019004100	67988	42206	62.07	Moderate
2024	MSA	12620	23	019	004200	BANGOR, ME	ME	PENOBSCOT	23019004200	67988	84750	124.65	Upper
2024	MSA	12620	23	019	004300	BANGOR, ME	ME	PENOBSCOT	23019004300	67988	72692	106.91	Middle
2024	MSA	12620	23	019	005000	BANGOR, ME	ME	PENOBSCOT	23019005000	67988	82375	121.16	Upper
2024	MSA	12620	23	019	006100	BANGOR, ME	ME	PENOBSCOT	23019006100	67988	82020	120.63	Upper
2024	MSA	12620	23	019	006200	BANGOR, ME	ME	PENOBSCOT	23019006200	67988	124479	183.08	Upper
2024	MSA	12620	23	019	006300	BANGOR, ME	ME	PENOBSCOT	23019006300	67988	44559	65.53	Moderate
2024	MSA	12620	23	019	007100	BANGOR, ME	ME	PENOBSCOT	23019007100	67988	51827	76.22	Moderate
2024	MSA	12620	23	019	007200	BANGOR, ME	ME	PENOBSCOT	23019007200	67988	63050	92.73	Middle
2024	MSA	12620	23	019	008001	BANGOR, ME	ME	PENOBSCOT	23019008001	67988	64948	95.52	Middle
2024	MSA	12620	23	019	009000	BANGOR, ME	ME	PENOBSCOT	23019009000	67988	68013	100.03	Middle
2024	MSA	12620	23	019	010000	BANGOR, ME	ME	PENOBSCOT	23019010000	67988	93289	137.21	Upper
2024	MSA	12620	23	019	011000	BANGOR, ME	ME	PENOBSCOT	23019011000	67988	83854	123.33	Upper
2024	MSA	12620	23	019	012000	BANGOR, ME	ME	PENOBSCOT	23019012000	67988	81583	119.99	Middle
2024	MSA	12620	23	019	012500	BANGOR, ME	ME	PENOBSCOT	23019012500	67988	53906	79.28	Moderate
2024	MSA	12620	23	019	013000	BANGOR, ME	ME	PENOBSCOT	23019013000	67988	60389	88.82	Middle
2024	MSA	12620	23	019	013500	BANGOR, ME	ME	PENOBSCOT	23019013500	67988	58490	86.02	Middle
2024	MSA	12620	23	019	014000	BANGOR, ME	ME	PENOBSCOT	23019014000	67988	71011	104.44	Middle
2024	MSA	12620	23	019	015000	BANGOR, ME	ME	PENOBSCOT	23019015000	67988	60815	89.44	Middle
2024	MSA	12620	23	019	015500	BANGOR, ME	ME	PENOBSCOT	23019015500	67988	60341	88.75	Middle
2024	MSA	12620	23	019	018000	BANGOR, ME	ME	PENOBSCOT	23019018000	67988	82833	121.83	Upper
2024	MSA	12620	23	019	020500	BANGOR, ME	ME	PENOBSCOT	23019020500	67988	67708	99.58	Middle
2024	MSA	12620	23	019	021500	BANGOR, ME	ME	PENOBSCOT	23019021500	67988	50625	74.46	Moderate
2024	MSA	12620	23	019	022500	BANGOR, ME	ME	PENOBSCOT	23019022500	67988	51316	75.47	Moderate
2024	MSA	12620	23	019	024500	BANGOR, ME	ME	PENOBSCOT	23019024500	67988	48846	71.84	Moderate
2024	MSA	12620	23	019	025500	BANGOR, ME	ME	PENOBSCOT	23019025500	67988	53818	79.15	Moderate
2024	MSA	12620	23	019	026500	BANGOR, ME	ME	PENOBSCOT	23019026500	67988	46528	68.43	Moderate
2024	MSA	12620	23	019	027000	BANGOR, ME	ME	PENOBSCOT	23019027000	67988	51024	75.04	Moderate

Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income %	Tract income level
2024	MSA	12620	23	019	028000	BANGOR, N ME	PENOBSCOT		23019028000	67988	58472	86.00	Middle
2024	MSA	12620	23	019	028500	BANGOR, N ME	PENOBSCOT		23019028500	67988	58559	86.13	Middle
2024	MSA	12620	23	019	029000	BANGOR, N ME	PENOBSCOT		23019029000	67988	50069	73.64	Moderate
2024	MSA	12620	23	019	030000	BANGOR, N ME	PENOBSCOT		23019030000	67988	51875	76.30	Moderate
2024	MSA	12620	23	019	031000	BANGOR, N ME	PENOBSCOT		23019031000	67988	57404	84.43	Middle
2024	MSA	12620	23	019	031100	BANGOR, N ME	PENOBSCOT		23019031100	67988	81116	119.30	Middle
2024	MSA	12620	23	019	031200	BANGOR, N ME	PENOBSCOT		23019031200	67988	66050	97.14	Middle
2024	MSA	12620	23	019	031300	BANGOR, N ME	PENOBSCOT		23019031300	67988	76875	113.07	Middle
2024	MSA	12620	23	019	940000	BANGOR, N ME	PENOBSCOT		23019940000	67988	41667	61.28	Moderate

2025 Census Tracts each county not printed because FFIEC list says 2024-2025 indicating no changes since 2024.

Branches Opened & Closed





§ 25.43 Content and availability of public file.

(4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;

As of 2/1/2026- not applicable- no branches closed or opened.



§ 25.43 Content and availability of public file.

(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

See notes on branches in an earlier section for hours. All products are available at all branches. While a branch may not necessary be staffed with a commercial and/or mortgage lender, our lenders routinely visit customers at a location convenient to them. Our First National Wealth Management and First National Investment Services reps also visit customers at the site of the customer's choice.

See Assessment Area section for details on branch specifics.



Online Services

E-mail Access:

All bank employees can be reached through their individual e-mail addresses at The First. Their personal addresses are their name@thefirst.com. (for example: john.doe@thefirst.com). General mail inquiries can be sent through our website (<https://www.thefirst.com>) where the e-mail address is info@thefirst.com.

Online Banking & Related Services for Consumers

First Online Banking was introduced to bank customers, April 3, 2000. Online Banking is an easy way for our customers to manage their accounts at home. First Online Banking offers free, 24-hour access to customers so they may: view account balances, see detailed transaction history, transfer funds between accounts, make loan payments, verify automatic deposits, make bank-to-bank transfers, and download statement information into personal finance software. Customers can also contact the Bank through **First Online Banking** Messages service.

Card Management allows customers to add their own travel notes, add specific alerts, add protections on a certain transaction type or merchant type, set spending limits, lock/unlock their card, and mark their card as lost/stolen.

My Money Manager is a budgeting tool to help customers see all of their financial details across all accounts at FNB.

First BillPay is an electronic bill pay service offered to customers free of charge. Customers can schedule recurring payments or request them individually. First BillPay can accommodate both ACH and check payments.

FNB Mobile Banking is a mobile app that enables customers of First National Bank to use their iOS or Android™ device to access their accounts from anywhere, at any time. With the mobile banking app, customers can monitor their accounts, transfer funds between accounts and access **iPay** to pay bills. **Mobile Deposits** are also available.

Zelle Payments: Through online banking our customers may make payments to other individuals using Zelle.

Online Account Opening Customers and non-customers can open deposit accounts online and complete a mortgage application online.

Phone Center: The Bank offers extended phone center hours. Customers can call to conduct transfers, loan payments, and receive information about their accounts. The Phone Center can also handle most customer service tasks, conduct research, and handle error resolution.

Monday – Friday	7 AM to 11 PM
Saturday	8 AM to 5 PM
Sunday	9 AM to 5 PM

877.563.2265 or 207.563.2265 in the Damariscotta area

First Phone 24: 1-877-563-2265. Get account information, transfer or make a loan payment (between accounts here), Card Services (activate or report lost/stolen), create Stop Payments and get Bank information.

ITMs: All bank locations have an ITM available 24/7 for customer usage. ITMs are also available for non-customers to withdraw cash. In 2022-2023, traditional ATMs were converted to ITM technology allowing customers access to a variety of bank transactions and the ability to interact directly with a Bank employee at the push of a button.

Demographic Information



2024 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 12620 - BANGOR, ME
 State: 23 - MAINE (ME)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	019	0002.00	Middle	No	92.18	\$87,900	\$81,026	\$62,675	3674	14.40	529	294	1060
23	019	0003.00	Middle	No	114.11	\$87,900	\$100,303	\$77,586	4428	15.13	670	1050	1878
23	019	0004.00	Upper	No	152.79	\$87,900	\$134,302	\$103,879	2256	12.06	272	547	974
23	019	0005.00	Middle	No	99.47	\$87,900	\$87,434	\$67,629	3646	11.90	434	655	1659
23	019	0006.00	Moderate	No	58.09	\$87,900	\$51,061	\$39,500	2110	14.83	313	264	724
23	019	0007.00	Middle	No	119.50	\$87,900	\$105,041	\$81,250	2631	8.17	215	961	1327
23	019	0009.00	Moderate	No	69.38	\$87,900	\$60,985	\$47,171	6430	14.01	901	1065	2303
23	019	0020.00	Upper	No	149.97	\$87,900	\$131,824	\$101,962	7709	7.80	601	2381	2889
23	019	0030.00	Upper	No	130.87	\$87,900	\$115,035	\$88,981	3812	5.67	216	1369	1612
23	019	0041.00	Moderate	No	62.07	\$87,900	\$54,560	\$42,206	1762	13.28	234	369	745
23	019	0042.00	Upper	No	124.65	\$87,900	\$109,567	\$84,750	2704	8.36	226	764	931
23	019	0043.00	Middle	No	106.91	\$87,900	\$93,974	\$72,692	5206	9.97	519	1188	2039
23	019	0050.00	Upper	No	121.16	\$87,900	\$106,500	\$82,375	1814	9.10	165	542	764
23	019	0061.00	Upper	No	120.63	\$87,900	\$106,034	\$82,020	4049	12.47	505	427	952
23	019	0062.00	Upper	No	183.08	\$87,900	\$160,927	\$124,479	2879	9.90	285	996	1369
23	019	0063.00	Moderate	No	65.53	\$87,900	\$57,601	\$44,559	4255	14.71	626	107	433
23	019	0071.00	Moderate	No	76.22	\$87,900	\$66,997	\$51,827	4801	11.10	533	1234	2078
23	019	0072.00	Middle	No	92.73	\$87,900	\$81,510	\$63,050	2630	10.68	281	863	1440
23	019	0080.01	Middle	No	95.52	\$87,900	\$83,962	\$64,948	4601	8.41	387	1561	2033
23	019	0090.00	Middle	No	100.03	\$87,900	\$87,926	\$68,013	6311	6.34	400	2192	3029
23	019	0100.00	Upper	No	137.21	\$87,900	\$120,608	\$93,289	6461	6.84	442	1817	2249
23	019	0110.00	Upper	No	123.33	\$87,900	\$108,407	\$83,854	2867	6.07	174	978	1258
23	019	0120.00	Middle	No	119.99	\$87,900	\$105,471	\$81,583	1595	5.27	84	520	677
23	019	0125.00	Moderate	No	79.28	\$87,900	\$69,687	\$53,906	2536	7.57	192	815	1203
23	019	0130.00	Middle	No	88.82	\$87,900	\$78,073	\$60,389	3133	6.22	195	1084	1782
23	019	0135.00	Middle	No	86.02	\$87,900	\$75,612	\$58,490	2412	5.06	122	793	1158

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	019	0140.00	Middle	No	104.44	\$87,900	\$91,803	\$71,011	2221	5.63	125	782	1087
23	019	0150.00	Middle	No	89.44	\$87,900	\$78,618	\$60,815	3803	8.62	328	1281	2165
23	019	0155.00	Middle	No	88.75	\$87,900	\$78,011	\$60,341	1989	6.59	131	822	1077
23	019	0180.00	Upper	No	121.83	\$87,900	\$107,089	\$82,833	2940	6.73	198	1006	1357
23	019	0205.00	Middle	No	99.58	\$87,900	\$87,531	\$67,708	2600	9.15	238	886	1303
23	019	0215.00	Moderate	No	74.46	\$87,900	\$65,450	\$50,625	1853	8.04	149	652	987
23	019	0225.00	Moderate	No	75.47	\$87,900	\$66,338	\$51,316	1800	7.72	139	628	905
23	019	0245.00	Moderate	No	71.84	\$87,900	\$63,147	\$48,846	2364	7.23	171	838	1843
23	019	0255.00	Moderate	No	79.15	\$87,900	\$69,573	\$53,818	1537	7.29	112	729	1744
23	019	0265.00	Moderate	No	68.43	\$87,900	\$60,150	\$46,528	1937	5.32	103	719	985
23	019	0270.00	Moderate	No	75.04	\$87,900	\$65,960	\$51,024	4853	6.22	302	1648	2747
23	019	0280.00	Middle	No	86.00	\$87,900	\$75,594	\$58,472	1435	5.64	81	546	950
23	019	0285.00	Middle	No	86.13	\$87,900	\$75,708	\$58,559	1223	4.74	58	423	712
23	019	0290.00	Moderate	No	73.64	\$87,900	\$64,730	\$50,069	1853	4.43	82	669	2096
23	019	0300.00	Moderate	No	76.30	\$87,900	\$67,068	\$51,875	4114	6.15	253	1742	2619
23	019	0310.00	Middle	No	84.43	\$87,900	\$74,214	\$57,404	1572	5.60	88	578	861
23	019	0311.00	Middle	No	119.30	\$87,900	\$104,865	\$81,116	6578	10.99	723	1855	2431
23	019	0312.00	Middle	No	97.14	\$87,900	\$85,386	\$66,050	4451	8.47	377	1406	1737
23	019	0313.00	Middle	No	113.07	\$87,900	\$99,389	\$76,875	5994	6.41	384	1975	2767
23	019	9400.00	Moderate	No	61.28	\$87,900	\$53,865	\$41,667	370	89.19	330	177	279

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
 State: 23 - MAINE (ME)
 County: 013 - KNOX COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	013	9702.00	Upper	No	148.49	\$82,400	\$122,356	\$98,295	5232	6.69	350	1726	2970
23	013	9703.01	Middle	Yes*	116.17	\$82,400	\$95,724	\$76,900	3109	6.63	206	1145	1598
23	013	9703.02	Middle	Yes*	93.83	\$82,400	\$77,316	\$62,115	3975	5.89	234	1428	1940
23	013	9704.01	Middle	Yes*	107.82	\$82,400	\$88,844	\$71,371	4865	10.07	490	1434	1810
23	013	9704.02	Middle	Yes*	86.30	\$82,400	\$71,111	\$57,125	2739	9.05	248	993	1380
23	013	9705.00	Upper	No	129.29	\$82,400	\$106,535	\$85,583	3644	9.44	344	1022	1592
23	013	9706.00	Middle	Yes*	102.87	\$82,400	\$84,765	\$68,095	2526	7.92	200	801	1322
23	013	9707.00	Middle	Yes*	103.86	\$82,400	\$85,581	\$68,750	4410	8.93	394	1417	2321
23	013	9708.00	Middle	Yes*	113.07	\$82,400	\$93,170	\$74,846	3015	5.80	175	1047	1985
23	013	9709.00	Middle	Yes*	98.61	\$82,400	\$81,255	\$65,278	2594	6.40	166	1164	2264
23	013	9710.00	Middle	Yes*	112.01	\$82,400	\$92,296	\$74,145	2644	5.98	158	1004	1831
23	013	9711.00	Upper	No	152.85	\$82,400	\$125,948	\$101,181	1854	5.88	109	578	2174
23	013	9900.00	Unknown	No	0.00	\$82,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 23 - MAINE (ME)

County: 015 - LINCOLN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	015	9751.00	Middle	Yes*	106.32	\$82,400	\$87,608	\$70,379	5560	6.83	380	1773	2846
23	015	9752.00	Middle	Yes*	117.73	\$82,400	\$97,010	\$77,930	5154	5.78	298	1866	2754
23	015	9753.00	Middle	Yes*	112.43	\$82,400	\$92,642	\$74,421	4088	5.33	218	1159	2304
23	015	9754.00	Upper	No	145.78	\$82,400	\$120,123	\$96,500	3746	6.17	231	1346	1931
23	015	9755.00	Middle	Yes*	108.31	\$82,400	\$89,247	\$71,697	6186	6.26	387	2183	3361
23	015	9756.00	Middle	Yes*	117.13	\$82,400	\$96,515	\$77,536	3724	5.18	193	1513	3520
23	015	9757.00	Upper	No	140.68	\$82,400	\$115,920	\$93,125	1127	8.96	101	313	1082
23	015	9758.00	Middle	Yes*	105.24	\$82,400	\$86,718	\$69,668	3003	5.59	168	1195	2698
23	015	9762.00	Upper	No	122.31	\$82,400	\$100,783	\$80,964	2649	7.17	190	971	2898
23	015	9900.00	Unknown	No	0.00	\$82,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
 State: 23 - MAINE (ME)
 County: 009 - HANCOCK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	009	9651.00	Middle	No	89.96	\$82,400	\$74,127	\$59,549	1885	7.75	146	710	2499
23	009	9652.00	Upper	No	130.06	\$82,400	\$107,169	\$86,094	2321	5.99	139	896	2013
23	009	9653.00	Middle	No	83.37	\$82,400	\$68,697	\$55,189	4944	6.78	335	1525	2328
23	009	9654.00	Middle	No	113.30	\$82,400	\$93,359	\$75,000	2728	7.00	191	1054	1742
23	009	9655.03	Middle	No	113.80	\$82,400	\$93,771	\$75,333	3768	12.85	484	1006	1531
23	009	9655.04	Middle	No	116.01	\$82,400	\$95,592	\$76,793	4660	7.21	336	1392	2663
23	009	9657.00	Middle	No	90.64	\$82,400	\$74,687	\$60,000	3065	10.18	312	989	2147
23	009	9658.00	Middle	No	111.48	\$82,400	\$91,860	\$73,795	2164	6.79	147	765	1890
23	009	9659.00	Upper	No	148.63	\$82,400	\$122,471	\$98,389	5089	12.14	618	1621	3285
23	009	9660.00	Upper	No	195.01	\$82,400	\$160,688	\$129,083	2146	5.87	126	643	2138
23	009	9661.00	Middle	No	100.08	\$82,400	\$82,466	\$66,250	1916	8.09	155	470	1679
23	009	9662.00	Middle	No	111.63	\$82,400	\$91,983	\$73,897	1928	7.94	153	843	1983
23	009	9663.00	Middle	No	107.03	\$82,400	\$88,193	\$70,848	4424	6.83	302	1467	3047
23	009	9664.00	Middle	No	100.35	\$82,400	\$82,688	\$66,429	2456	7.00	172	643	1585
23	009	9665.00	Middle	No	101.82	\$82,400	\$83,900	\$67,404	2964	5.23	155	1182	2715
23	009	9666.00	Upper	No	125.89	\$82,400	\$103,733	\$83,333	3250	4.71	153	1141	2834
23	009	9667.00	Middle	No	118.34	\$82,400	\$97,512	\$78,333	5770	7.90	456	2158	3719
23	009	9900.00	Unknown	No	0.00	\$82,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List.

2024 FFIEC Census Report - Summary Census Demographic Information
 State: 23 - MAINE (ME)
 County: 029 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
23	029	9551.00	Moderate	No	74.52	\$82,400	\$61,404	\$49,333	2711	30.65	831	946	3464
23	029	9553.00	Middle	Yes*	88.04	\$82,400	\$72,545	\$58,281	1464	7.58	111	517	1086
23	029	9554.00	Moderate	No	75.10	\$82,400	\$61,882	\$49,716	1318	7.89	104	444	815
23	029	9555.00	Middle	Yes*	88.12	\$82,400	\$72,611	\$58,333	3079	8.15	251	1178	1909
23	029	9556.00	Middle	Yes*	87.15	\$82,400	\$71,812	\$57,692	2033	29.46	599	611	1104
23	029	9557.00	Middle	Yes*	108.51	\$82,400	\$89,412	\$71,827	1288	11.88	153	477	973
23	029	9558.00	Middle	Yes*	103.23	\$82,400	\$85,062	\$68,333	2210	6.02	133	920	1929
23	029	9559.00	Middle	Yes*	89.20	\$82,400	\$73,501	\$59,050	2690	7.10	191	1027	2160
23	029	9561.00	Middle	Yes*	83.50	\$82,400	\$68,804	\$55,273	2288	7.17	164	716	1472
23	029	9562.00	Middle	Yes*	82.25	\$82,400	\$67,774	\$54,444	2790	8.96	250	701	1189
23	029	9563.00	Middle	Yes*	86.56	\$82,400	\$71,325	\$57,303	2592	4.94	128	855	1932
23	029	9564.00	Middle	Yes*	82.90	\$82,400	\$68,310	\$54,875	3021	7.78	235	1112	2025
23	029	9565.00	Middle	Yes*	91.95	\$82,400	\$75,767	\$60,871	3611	9.91	358	1231	2450
23	029	9900.00	Unknown	No	0.00	\$82,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

Institution Disclosure

2023-2024



2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 000000446
Agency: OCC - 1
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARTIN COUNTY (085), FL								
MSA 38940								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	1	99	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	1	99	0
PINELLAS COUNTY (103), FL								
MSA 45300								
Outside Assessment Area								
Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	1	188	1	3	838	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	1	50	1	188	1	3	838	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARASOTA COUNTY (115), FL								
MSA 35840								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	149	1	188	2	1,937	0	0
STATE TOTAL	2	149	1	188	2	1,937	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses Origination with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY PARISH (101), LA								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0
Upper Income	2	81	0	0	0	2	81	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	2	81	0	0	0	2	81	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	81	0	0	0	2	81	0
STATE TOTAL	2	81	0	0	0	2	81	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	2	3	886	0	0	0
Upper Income	0	0	0	0	1	1	675	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	3	4	1,561	0	0	0
AROOSTOOK COUNTY (003), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	165	1	165	1	4	880	0	0	0
Middle Income	1	36	2	382	0	2	190	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	201	3	547	1	6	1,070	0	0	0
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	120	1	3	670	0	0	0
Middle Income	3	155	1	138	4	7	1,418	0	0	0
Upper Income	1	57	1	150	1	2	207	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	262	3	408	6	12	2,295	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (007), ME								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	1	30	1	148	0	2	178	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	1	30	1	148	0	2	178	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans(000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (009), ME 2/									
MSA NA									
Inside AA 0002									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	91	3,920	21	3,596	23	116	14,444	0	0
Upper Income	20	922	10	2,115	22	35	7,839	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	111	4,842	31	5,711	45	151	22,283	0	0
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	6	269	1	150	0	5	365	0	0
Upper Income	4	196	3	483	5	10	2,013	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	10	465	4	633	5	15	2,378	0	0
Totals For County: (009) 2/									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	97	4,189	22	3,746	23	121	14,809	0	0
Upper Income	24	1,118	13	2,598	27	45	9,852	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	121	5,307	35	6,344	50	166	24,661	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	1	100	0	0	0	0	1	100	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	135	1	121	0	0	2	135	0	0
Upper Income	0	0	0	0	4	0	2	940	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	235	1	121	4	0	5	1,175	0	0
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	42	1,834	20	3,467	6	0	54	5,882	0	0
Upper Income	11	428	5	907	10	0	14	3,319	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	2,262	25	4,374	16	0	68	9,201	0	0
LINCOLN COUNTY (015), ME 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	71	2,805	10	1,736	14	0	69	7,406	0	0
Upper Income	33	1,479	10	1,471	8	0	41	5,037	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	104	4,284	20	3,207	22	0	110	12,443	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses Origination with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OXFORD COUNTY (017), ME								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	172	0	0	0	0
Middle Income	0	0	0	0	1	1	900	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	0	1	172	1	1	900	0
PENOBSCOT COUNTY (019), ME								
MSA 12620								
Inside AA 0001								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	10	476	5	939	2	14	1,702	0
Middle Income	32	1,764	19	3,564	18	54	9,797	0
Upper Income	24	1,206	14	2,632	15	33	4,523	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	66	3,446	38	7,135	35	101	16,022	0
PISCATAQUIS COUNTY (021), ME								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	4	205	6	951	4	11	2,201	0
Middle Income	7	388	5	790	3	14	2,255	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	11	593	11	1,741	7	25	4,456	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics

	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAGadahoc County (023), ME								
MSA 38860								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	1	52	1	137	0	2	189	0
Middle Income	7	256	1	164	1	6	224	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	8	308	2	301	1	8	413	0
SOMERSET County (025), ME								
MSA NA								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	2	74	0	0	0	2	74	0
Middle Income	8	433	0	0	2	9	808	0
Upper Income	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	10	507	0	0	2	11	882	0
WALDO County (027), ME								
MSA NA								
Inside AA 0006								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	6	369	3	415	0	8	743	0
Middle Income	18	622	5	1,003	3	22	2,400	0
Upper Income	1	24	1	150	0	2	174	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	25	1,015	9	1,568	3	32	3,317	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Origination >\$250,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans(000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME 2/									
MSA NA									
Inside AA 0005									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	2	1	385	0	0
Middle Income	6	197	3	447	2	11	1,164	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	6	197	4	697	4	12	1,549	0	0
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	1	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	1	1	100	0	0
Totals For County: (029) 2/									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	2	1	385	0	0
Middle Income	7	297	4	697	3	12	1,264	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	7	297	5	947	5	13	1,649	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (031), ME								
MSA 38860								
Outside Assessment Area								
Low Income	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	1	60	0
Middle Income	3	160	0	0	5	7	1,590	0
Upper Income	0	0	1	109	0	1	109	0
Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	4	220	1	109	5	9	1,759	0
TOTAL INSIDE AA IN STATE	365	16,046	127	22,692	125	474	64,815	0
TOTAL OUTSIDE AA IN STATE	57	2,977	28	4,430	36	99	17,167	0
STATE TOTAL	422	19,023	155	27,122	161	573	81,982	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses Origination with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA								
MSA 15764								
Outside Assessment Area								
Median Family Income < 10%	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	1	2	750	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1	750	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	3	1,500	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans(000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA									
MSA 15764									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	55	1	155	0	1	55	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	55	1	155	0	1	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	2	405	2	4	1,555	0	0
STATE TOTAL	1	55	2	405	2	4	1,555	0	0

Footnote:

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2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: FIRST NATIONAL BANK

Respondent ID: 0000000446
Agency: OCC - 1
State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount Origination >\$250,000 with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans(000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NATRONA COUNTY (025), WY									
MSA 16220									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	1	25	0	0
TOTAL ACROSS ALL STATES									
TOTAL INSIDE AA	365	16,046	127	22,692	125	474	64,815	0	0
TOTAL OUTSIDE AA	63	3,287	31	5,023	40	111	20,765	0	0
TOTAL INSIDE & OUTSIDE	428	19,333	158	27,715	165	585	85,580	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	1	9	0	0	0	0	1	9	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	2	45	0	0
AROOSTOOK COUNTY (003), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	310	1	124	0	0	4	323	0	0
Middle Income	1	81	2	293	1	350	3	643	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	391	3	417	1	350	7	966	0	0
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	9	596	4	691	2	610	7	1,072	0	0
Upper Income	3	295	0	0	2	1,500	3	1,595	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	891	4	691	5	2,410	11	2,967	0	0

Loans by County

Respondent ID: 000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (007), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	655	1	338	4	783	0	0
Upper Income	0	0	1	128	1	361	2	489	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	783	2	699	6	1,272	0	0

Footnote:

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Loans by County

Respondent ID: 0000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (009), ME 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	73	3,396	27	4,338	38	17,431	108	15,790	0	0
Upper Income	25	1,344	10	1,960	17	9,226	40	9,673	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	98	4,740	37	6,298	55	26,657	148	25,463	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	132	0	0	0	0	3	132	0	0
Upper Income	5	191	4	760	3	1,444	9	1,840	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	323	4	760	3	1,444	12	1,972	0	0
Totals For County: (009) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	76	3,528	27	4,338	38	17,431	111	15,922	0	0
Upper Income	30	1,535	14	2,720	20	10,670	49	11,513	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	5,063	41	7,058	58	28,101	160	27,435	0	0

Footnote:

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Loans by County

Respondent ID: 000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	480	1	480	0	0
Moderate Income	0	0	2	322	0	0	2	322	0	0
Middle Income	1	5	1	225	1	300	1	5	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	4	797	2	780	4	807	0	0
KNOX COUNTY (013), ME 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	42	1,979	13	2,109	14	6,549	55	8,257	0	0
Upper Income	19	1,214	7	1,024	7	3,522	20	3,554	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,193	20	3,133	21	10,071	75	11,811	0	0
LINCOLN COUNTY (015), ME 2/										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	70	3,133	20	3,272	14	5,515	65	5,058	0	0
Upper Income	38	1,407	4	674	7	3,299	34	3,019	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	4,540	24	3,946	21	8,814	99	8,077	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	586	5	665	4	1,447	16	1,796	0	0
Middle Income	26	1,484	12	2,357	17	7,119	42	7,382	0	0
Upper Income	18	1,088	13	2,576	10	4,496	22	3,605	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	3,158	30	5,598	31	13,062	80	12,783	0	0
PISCATAQUIS COUNTY (021), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	493	1	115	1	428	9	1,036	0	0
Middle Income	5	273	4	636	2	1,138	6	714	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	766	5	751	3	1,566	15	1,750	0	0
SAGadahoc COUNTY (023), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	103	0	0	0	0	2	103	0	0
Middle Income	7	482	3	535	1	576	5	928	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	585	3	535	1	576	7	1,031	0	0

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Loans by County

Respondent ID: 0000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (025), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	1	115	0	0
Middle Income	10	597	3	540	2	1,095	9	960	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	597	4	655	2	1,095	10	1,075	0	0
WALDO COUNTY (027), ME										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	130	2	265	2	659	6	904	0	0
Middle Income	16	687	4	724	8	3,010	18	1,818	0	0
Upper Income	1	50	1	175	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	867	7	1,164	10	3,669	25	2,772	0	0

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Loans by County

Respondent ID: 0000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME 2/										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	9	347	3	400	3	1,240	13	1,807	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	357	3	400	3	1,240	14	1,817	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	73	1	150	0	0	2	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	1	150	0	0	2	73	0	0
Totals For County: (029) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	11	420	4	550	3	1,240	15	1,880	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	430	4	550	3	1,240	16	1,890	0	0

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Loans by County

Respondent ID: 000000446

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST NATIONAL BANK

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	149	2	326	2	809	2	454	0	0
Middle Income	0	0	0	0	4	2,724	1	510	0	0
Upper Income	0	0	0	0	1	600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	149	2	326	7	4,133	3	964	0	0
TOTAL INSIDE AA IN STATE	352	16,855	121	20,539	141	63,513	441	62,723	0	0
TOTAL OUTSIDE AA IN STATE	66	3,850	35	5,865	26	13,053	79	12,922	0	0
STATE TOTAL	418	20,705	156	26,404	167	76,566	520	75,645	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

HMDA Disclosure



Home Mortgage Disclosure Act (HMDA) Notice

The Home Mortgage Disclosure Act (HMDA) requires financial institutions to maintain, report, and publicly disclose information about mortgages, including income, race, and ethnicity data. This data will be published by the regulators for applications in each of our facility-based assessment areas and is available at the agency's website. HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C. The Dodd-Frank Act transferred HMDA rulemaking authority from the Federal Reserve Board to the Consumer Financial Protection Bureau (CFPB) on July 21, 2011.

You may obtain the Bank's HMDA disclosure information on the Consumer Financial Protection Bureau website at www.consumerfinance.gov/hmda(Opens in a new window).

Appendix A





Deposit Accounts Schedule of Fees & Charges

Effective September 1, 2025

Account Balancing and Research (per hour, minimum \$20.00)	\$30.00
Canadian Checks and Drafts (+ correspondent fees)	\$25.00
Cashier's Check	\$5.00
Check Cashing (non-customer)	1.00%
Checks Drawn on Canadian Banks (deposited or cashed, per item).	\$10.00
Coin Handling - Self Service	No Charge
Coin Handling - Self Service (non-customer)	10.00%
Coin Handling - Bank Service (per hour)	\$15.00
Collection Item - Foreign & Domestic (+ correspondent fees)	\$15.00
Counter Checks (per sheet of 4)	\$1.00
Currency & Coin Charge (non-customer)	\$20.00
Debit Card Replacement - Lost Card	\$10.00
Deposit Bag, Locking	\$25.00
Deposit Bag, Zipper	\$5.00
Duplicating Deposit Slips (per book)	\$10.00
Early Checking Account Closure (within 90 days)	\$25.00
Early Savings Account Closure (within 180 days)	\$25.00
Extended Overdrawn Account (per day, after 10 days overdrawn; non-personal accounts only)	\$5.00
Fax - Outgoing (+ \$1.00 per extra page)	\$2.00
Foreign ATM Fee (per occurrence)	No Charge
Foreign Currency Collection & Order (+ correspondent fees)	\$15.00
Gift Card (per card)	\$3.95
Holiday Club Early Withdrawal	\$10.00
Inactive Checking Account - Balance less than \$100 and no activity for 6 months (per month)	\$5.00
Inactive Savings Account - Balance less than \$100 and no activity for 12 months (per month)	\$5.00
IRA Early Termination Fee	\$50.00
IRA Transfer Fee	\$25.00
Money Order	\$3.00
Legal Processing Fee	\$50.00
Notary Service (non-customer, per document)	\$5.00
Overdraft - Item Paid or Returned (includes any withdrawal, check, ATM and ACH)	\$30.00
Overdraft - Savings Transfer Fee (per daily occurrence)	\$5.00
Rejected Non-Bank Ordered Check (per occurrence)	\$5.00
Returned Deposit Item	\$12.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Box Late Payment (assessed after 30 days)	15.00%
Safe Deposit Box Lost Key	\$30.00
Statement Copy Request (per statement)	\$5.00
Stop Payment	\$30.00
Telephone Transfer	No Charge
Undeliverable Mail (per occurrence)	\$5.00
Wire Transfer, Incoming Domestic	\$5.00
Wire Transfer, Incoming Foreign	\$25.00
Wire Transfer, Outgoing Domestic	\$25.00
Wire Transfer, Outgoing Foreign (+ correspondent fees)	\$50.00

Notice Regarding ATM Fees By Others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.



Business Banking

BRANCH LOCATIONS

Bangor

145 Exchange Street
Bangor, ME 04401

Bar Harbor

102 Main Street
Bar Harbor, ME 04609

Belfast

1B Belmont Avenue
Belfast, ME 04915

Blue Hill

1 South Street
Blue Hill, ME 04614

Boothbay Harbor

77 Oak Street
Boothbay Harbor, ME 04538

Brewer

5 Parkway S
Brewer, ME 04412

Calais

319 North Street
Calais, ME 04619

Camden

44 Elm Street
Camden, ME 04843

Damariscotta

223 Main Street
Damariscotta, ME 04543

Eastport

102 Washington Street
Eastport, ME 04631

Ellsworth

194 Beechland Rd
Ellsworth, ME 04605

Northeast Harbor

3 Summit Road
Northeast Harbor, ME 04662

Rockland

132 Park Street
Rockland, ME 04841

Rockland

63 Union Street
Rockland, ME 04841

Rockport

114 Commercial Street
Rockport, ME 04856

Southwest Harbor

350 Main Street
Seal Cove Road (Drive-Up)
Southwest Harbor, ME 04679

Waldoboro

1471 Atlantic Highway
Waldoboro, ME 04572

Wiscasset

39 Gardiner Road
Wiscasset, ME 04578

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This tiered-rate investment account offers increasing yields for increasing levels of deposit*, as well as unlimited ATM access and in-person withdrawals.

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If your company offers a high-deductible health plan, First National Bank offers Health Savings Accounts for your eligible employees. The HSA comes with a debit card for easy access. Contact us for more information.

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For businesses just starting out, expanding operations, or seeking refinancing options. Seasonal payment structures available.

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Build your business dreams from the ground up! With one-time closing packages available, our construction loans feature monthly interest-only payments based on construction periods of up to one year.

Working Capital Loans

Working capital when you need it most, with flexible repayment terms to meet your seasonal needs. Secured or unsecured packages, flexible repayment terms, and seasonal payment structures available.

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Digital Wallet – Need a faster way to pay? By adding your First National Bank VISA® Debit Card to your digital wallet, you can enjoy the freedom to make quick and secure payments without the need to carry your physical card.

iStatements – View, download, or print an electronic version of your account statement that looks just like the paper version, or customize it to your preferences. Every month, you'll receive an email notification when your new iStatement is available.

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BRANCH LOCATIONS

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- Have consumer or mortgage loan balance of \$70,000 or more

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- FREE iStatement

* Other fees, such as overdrafts, may apply. See our fee schedule for details. Customer purchases checks. Bank rules and regulations apply. Minimum opening deposit is only \$50. Business and corporate checking accounts are detailed in our Business Banking brochure. Ask us for details.

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We listen carefully to your needs and help find the best solution for you. Your loan is always approved locally, sometimes instantly, and serviced locally, too. You can even apply for a mortgage online!

HOME EQUITY LOANS

Drawing on the equity you have in your home, you can finance home improvements, consolidate debt, fund education, or take a vacation. You can even apply for a home equity loan online!

- **Home Equity Loan** – Borrow a fixed amount with convenient terms and competitive rates*, and repay in regular monthly installments.
- **First Equity Line of Credit** – Borrow just what you need, up to the limit of your line, with competitive, variable rates* and easy access to your available funds.

CONSUMER CREDIT

Looking to borrow? We invite you to sit down with one of our local managers or lenders, each with the answers to your questions and decision-making authority you need.

- **Automobiles** – When you're ready to buy your next vehicle, new or used, our competitive rates* and terms can help you get the best possible deal.
- **Boats and Recreational Vehicles** – Power or sail, camper or dune buggy, that boat or recreational vehicle you've been dreaming of can be financed through First National Bank.
- **Home Improvement** – First National Bank offers unsecured home improvement financing, perfect for energy improvements or other small-scale renovation projects.
- **Personal Loans** – For debt consolidation or any other financial need, First National Bank offers both personal loans and personal lines of credit, secured or unsecured.
- **Credit Cards** – We offer a variety of credit cards to meet your needs. Become a card member and enjoy a wide range of benefits including competitive introductory rates and your choice of rewards programs.

* For current loan interest rates, call First Phone Banking at 800.564.3195, or stop by one of our branch offices.

DIGITAL BANKING SERVICES

First Online Banking

Manage your accounts with secure, 24-hour convenience from any computer with Internet access. It's easy to get started – just login to **First Online Banking** at TheFirst.com. You can even customize your home page to make navigation easier!

Once you sign up, you will have access to these additional free services and more!

First Mobile Banking – Monitor your accounts, transfer funds and pay bills, all from your smart phone or tablet.

Digital Wallet – Need a faster way to pay? By adding your First National Bank VISA® Debit Card to your digital wallet, you can enjoy the freedom to make quick and secure payments without the need to carry your physical card.

First Bill Pay – Save paper, money and time when you pay bills online from any computer with Internet access.

Zelle – Zelle® is a fast, safe and easy way to send and receive money, typically within minutes. Using just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank*.

Bank to Bank Transfer – Now it's easier to transfer funds to your First accounts from your accounts at another bank and vice versa, using the secure Bank to Bank Transfer function.

iStatements – View, download or print an electronic version of your account statement that can be customized to meet your preferences. We will notify you via email when your new iStatement is available.

First Phone 24 – Access your account information anytime you wish with our automated, 24-hour telephone banking service. Call 877.563.2265.

First National Bank VISA® Debit Card – Use our no-annual-fee debit card wherever VISA® is accepted. The funds come right out of your checking account. You can also use it to obtain cash at ATMs worldwide, or make deposits and payments to your First National Bank accounts at our ATM locations.

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

OTHER SERVICES

First Phone Banking – Our full-service telephone banking center is available during bank hours for assistance with all of your banking needs. Call 800.564.3195 to speak with a First Phone Banking Consultant.

Curbside Banking – Let us bring banking to you. Our curbside banking service offers another convenient way to do your banking in person. Visit our website for full details.

Saturday Hours – Most of our offices are open on Saturday mornings. For a complete list of our banking hours by branch, visit TheFirst.com or call us at 800.564.3195.

Self-Service Coin Handling – Free to all customers with an active deposit or loan account at First National Bank, coin counters are located in most branches.

Safe Deposit – Looking for a safe place to store your valuables? Safe deposit boxes are available in a variety of sizes in most locations.

Overdraft Services

Overdraft Protection – Avoid overdraft charges with this consumer line of credit that protects you when your account has insufficient funds to cover a check you've written.

Overdraft Savings Transfer – Cover overdrafts to your personal checking account through the automatic transfer of funds from your statement savings or premium savings account.

Pay Privilege – A special service to help you cover accidental overdrafts and avoid costly returned check fees.

Please refer to our Overdraft Services brochure for more details.

Visit us at TheFirst.com



Overdraft Options at First National Bank

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned or a debit card rejected due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At First National Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we offer several options for overdraft coverage. The table inside describes the options that are available to our customers.

Branch Locations

Bangor

145 Exchange Street
Bangor, ME 04401

Bar Harbor

102 Main Street
Bar Harbor, ME 04609

Belfast

18 Belmont Avenue
Belfast, ME 04915

Blue Hill

1 South Street
Blue Hill, ME 04614

Boothbay Harbor

77 Oak Street
Boothbay Harbor, ME 04538

Brewer

5 Parkway S
Brewer, ME 04412

Calais

319 North Street
Calais, ME 04619

Camden

44 Elm Street
Camden, ME 04843

Damariscotta

223 Main Street
Damariscotta, ME 04543

Eastport

102 Washington Street
Eastport, ME 04631

Ellsworth

194 Beechland Road
Ellsworth, ME 04605

Northeast Harbor

3 Summit Road
Northeast Harbor, ME 04662

Rockland

132 Park Street
Rockland, ME 04841

Rockland

63 Union Street
Rockland, ME 04841

Rockport

114 Commercial Street
Rockport, ME 04856

Southwest Harbor

350 Main Street
Seal Cove Road (Drive-Up)
Southwest Harbor, ME 04679

Waldoboro

1471 Atlantic Highway
Waldoboro, ME 04572

Wiscasset

39 Gardiner Road
Wiscasset, ME 04578

Contact us today!

800.564.3195



800.564.3195 • www.thefirst.com

Member FDIC • Equal Housing Lender

11/21



OVERDRAFT SERVICES



	Pay Privilege	Overdraft Savings Transfer	Overdraft Protection Line of Credit
Product Description	Overdrafts to your personal checking account are paid on a non-contractual courtesy basis as long as your account remains in good standing.	Overdrafts to your personal checking account are covered by transfer of available funds from your linked savings account.	Overdrafts to your personal checking accounts are covered by transfer of available funds from your linked line of credit.
Availability / Qualifications	Available for all personal checking accounts in good standing 30 days after account opening.	You must have an active statement savings or premium savings account to link to your personal checking account.	Personal lines of credit are subject to credit approval.
Features	For more details about Pay Privilege, please refer to our Customer Overdraft Policy.	If you overdraw your checking account, First National Bank will transfer funds from your linked savings account in order to bring your checking account to a zero balance.	If you overdraw your checking account, First National Bank will transfer funds in \$50 increments from your line of credit in order to bring your checking account to a zero or positive balance.
Customer Costs	Your account will be charged \$30 for each item that causes an overdraft up to a daily maximum of \$150. There is no annual fee. Refer to our Customer Overdraft Policy for information on checks that are not paid.	A \$5 per day transfer fee will be assessed to your linked savings account any day that an overdraft savings transfer occurs. There is no annual fee for this service.	A 16% APR and a \$35 annual fee apply. A late fee of \$10 or 5% (whichever is less) may apply.
Notification of Use	You will receive an overdraft notice each time items are paid.	You will receive a transfer notice each time an overdraft savings transfer occurs.	Your monthly checking account statement will detail Line of Credit usage and minimum payment due.
Limits	Overdrafts that exceed your pre-determined Pay Privilege limit may be returned. A \$30 returned item fee will be assessed to your personal checking account.	Federal regulations limit certain types of savings account transfers to 6 per statement cycle. Therefore, the number of overdraft savings transfers allowed per statement cycle will be reduced by any other automatic transfers you may have scheduled on that same savings account.	As long as your overdraft advances do not exceed your credit line, there are no limits to the number of times you may access your line of credit.
Repayment	To keep your account in good standing, you must bring your checking account to a positive balance within 30 days to avoid suspension of the Pay Privilege service.	Not applicable	Payments to your line of credit are computed using the average daily balance method and are billed and due monthly. A 16 day grace period applies.
Access Points	At the teller line, writing a check, everyday debit card transactions*, ATM transactions*, ACH auto debit, First Online Banking, First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ACH auto debit, First Online Banking First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ATM transactions, ACH auto debit, First Online Banking, First BillPay, First 24, First Mobile Banking.



The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconciling your check book regularly and managing your finances responsibly.



Did you know ...
You can avoid overdrafts by setting up alerts through First Online Banking that notify you by e-mail when your checking balance is getting low.

*If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800.564.3195, visit www.thefirst.com or speak with your local banking representative.

Bank to Bank Transfers

Transfer funds from your account to your account at another bank and vice versa from the security of *First Online Banking*.

To get started:

- Sign in to First Online and click on “Sign into First Online Banking” and Select Transfers
- Select +External Account and follow the on screen instructions
- Enroll by entering your account number and routing number from the other bank
- FNB will send two micro deposits (under \$1.00). Watch for these deposits to arrive in your account
- Once these deposits are credited to your other account, sign in to First Online Banking and log the deposits under “B to B transfers” to complete setup

Transfer Limits:

- Three incoming transfers per day, for a total of \$1,500
- Three outgoing transfers per day, for a total of \$1,500

FIRST PHONE 24

Access your account information any time you wish with our automated, 24-hour telephone banking service.

Dial toll free 877.563.2265 or 207.563.2265 in the Damariscotta area.

For account access have *account numbers, *SSN and *PIN ready:

Press 1 for account information

Press 2 to transfer funds or make a loan payment

Press 3 for card services

Press 4 to place a stop payment on a check

Press 5 for account information by email

Press 6 to change your pin

Press 7 bank information

Press 0 to speak with a First Phone Banking consultant

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Bangor, ME 04401

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102 Main Street
Bar Harbor, ME 04401

Belfast

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Belfast, ME 04915

Blue Hill

1 South Street
Blue Hill, ME 04614

Boothbay Harbor

77 Oak Street
Boothbay Harbor, ME 04538

Brewer

5 Parkway S
Brewer, ME 04412

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Calais, ME 04619

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44 Elm Street
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Damariscotta

223 Main Street
Damariscotta, ME 04543

Contact us today!

800.564.3195



800.564.3195 • www.thefirst.com

Member FDIC • Equal Housing Lender

Eastport

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Eastport, ME 04631

Ellsworth

194 Beechland Road
Ellsworth, ME 04605

Northeast Harbor

3 Summit Road
Northeast Harbor, ME 04662

Rockland

132 Park Street
Rockland, ME 04841

Rockland

63 Union Street
Rockland, ME 04841

Rockport

114 Commercial Street
Rockport, ME 04856

Southwest Harbor

350 Main Street
Seal Cove Road (Drive-Up)
Southwest Harbor, ME 04679

Waldoboro

1471 Atlantic Highway
Waldoboro, ME 04572

Wiscasset

39 Gardiner Road
Wiscasset, ME 04578



**DIGITAL
BANKING SERVICES**



Digital Banking Services at First National Bank

Digital banking services at First National Bank are available for your convenience! We know that your busy lifestyle does not always allow for in-person banking, so you can choose to manage your personal and business accounts with First Online Banking. All you need is a computer, smart phone, or tablet to enjoy secure, 24-hour access at home, in the office, or anywhere that's convenient for you!

FIRST ONLINE BANKING

First Online Banking is where easy access begins. Through this portal you can monitor your accounts, transfer funds, pay bills and set up all of our other convenient electronic services. To begin, sign up for First Online Banking at one of our branches or online at www.thefirst.com. Locate the First Online Banking log in box and click on "Personal Enrollment" or "Business Application". Once you are signed up and ready to go, fully customize your online banking dashboard based on your banking needs. Now you are ready to use all of the conveniences of online banking plus these additional **FREE** services.

First Mobile Banking

The *FNB Mobile App* is available for your mobile devices (iPhone, Android or tablet) to monitor accounts, transfer funds between your First accounts, pay bills and more!

To install the mobile app:

- For your Android device: go to Google Play and search "FNB Maine", scroll down to find the blue and yellow icon, select the app and install
- For iPhone and/or iPad: go to the App Store and search "FNB Maine", select and install
- Use your current First Online Banking ID and password to log in or choose "Enroll now" if you are new to our Digital Banking Services



Send Money with Zelle®

Whether customers are looking for a simple way to fund their new account, split the cost of a lunch tab, share the cost of a group birthday present, or even pay their babysitter, one of the fastest and easiest ways to send money is with Zelle®. Customers can find Zelle® in our online banking and mobile app, making sending and receiving money fast and easy. Since the money is sent immediately, Zelle® should only be used to send money to friends and family and others you trust. This Service is intended for personal, not business or commercial use.

To begin using Zelle®:

- Sign in to First Online Banking or Mobile Banking and click on "send money with Zelle®"
- Enroll your U.S. mobile number or email address
- Start sending and receiving money with Zelle®

My Money Manager

As a valued Digital Banking customer, you are automatically enrolled in My Money Manager when you enroll in First Online or Mobile Banking. My Money Manager offers the opportunity for you to have greater financial clarity and control.

Some features of My Manager are:

- Spending By Category – view all your spending activity broken up by category, and drill down into each to get a full spending analysis report
- Budget Process – Build a comprehensive monthly spending plan and keep track of your progress
- Cash Flow Calendar – quickly view upcoming expenses, both recurring and one-time payments in calendar view
- Net Worth – Get a full-picture of your net worth and its growth over time
- Financial Goals – create financial goals for anything you want to accomplish and create a step-by-step plan to reach the finish line
- Click on My Money Manager in your First Online or Mobile Banking platform to get started!

First Bill Pay

No more checks, stamps or envelopes when you use First Bill Pay. Payments are secure, on time, and can be paid 24/7! Any type of bill payment can be made through First Bill Pay. Larger companies generally accept payments electronically, and First Bill Pay is also able to pay smaller companies by check if they do not accept electronic payments.

To get started with First Bill Pay:

- Sign into First Online Banking and select Pay a Bill from your home screen or select Bill Pay from the menu on the left.
- Select +New Payee
- Select Company or Person and follow the on screen instructions

iStatements

With iStatements, you can receive your account statement electronically—conserve resources and eliminate the need for paper files. You can view, download or print an electronic version of your statement, including checks and deposit images, or select the interactive version that allows you to custom format your statement for online viewing, anytime you wish. We will notify you when a new statement is available!

To get started:

- Sign in to First Online or Mobile Banking, click on "iStatements Current", then select "Sign Up/Changes"
- Select the accounts you want to enroll in iStatements
- To view your iStatements, click on eStatements/Notices, then choose to view or download



CASH MANAGEMENT SERVICES

Save time with our great electronic business banking solutions



First
National Bank

Remote Deposit Capture: Deposit checks into your business accounts from the convenience of your office.

Mobile Deposit: Deposit checks to your business accounts from your mobile device with the *First Mobile Banking App*.

ACH: Electronically pay your employees, vendors or collect dues from your clients using ACH and *First Online Banking*.

Wires: Send domestic wires using *First Online Banking*. We offer multiple layers of control and security to make it easy for your business.

Payroll: Leave the work to us! Our partnership with Action Payroll offers fully paperless payroll with full compliance to all State and Federal regulations, while offering great rates and local customer service.

Positive Pay: Take control of your checkbook. Approve checks clearing through your business account and help prevent fraud.

Merchant Services: Enjoy the convenience of our industry-leading credit card processing services with legendary customer service and competitive rates.

**Contact our knowledgeable
Digital Commerce Team at
800.564.3195, ext. 2777
to get started today!**



First
National Bank



First National
WEALTH MANAGEMENT



Individual | Nonprofit | Municipal



First National
WEALTH MANAGEMENT

Individual | Nonprofit | Municipal

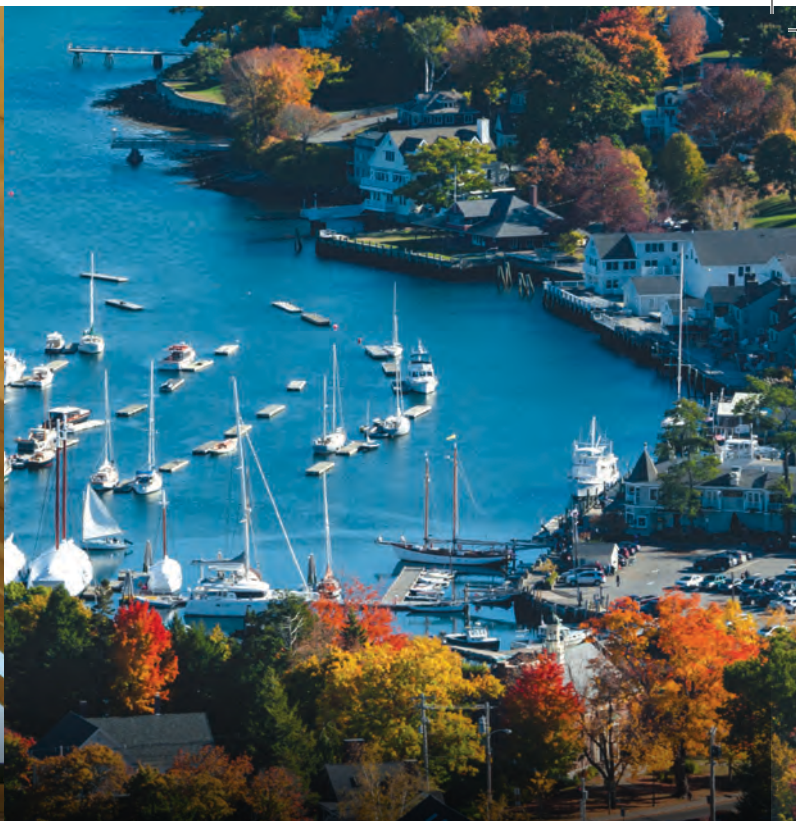
TheFirst.com/WealthManagement



RESPONSIBILITY FIRST

“Our greatest responsibility,
and greatest honor, is to help
the people with whom we work
to make the most of the assets
they have, so they can live the
lives they choose without
worry or concern.”

Nazrin Dixon
First National Wealth Management



Building Assets.

Protecting Dreams.

RESPONSIBILITY.

Responsibility. It's a word we take seriously at First National Wealth Management. It starts with a recognition of the awesome responsibility that comes with investing our community's assets. The responsibility to honor a life's work, a non-profit endowment, or the tax payers' trust with investments designed and managed to meet your goals while minimizing risk.

At First National Wealth Management, we believe our community's best days are ahead. And it is our responsibility to work harder than any other firm to build assets and protect dreams.

INDIVIDUAL

When it comes to managing your wealth, you have your own unique goals, hopes, and dreams. Our responsibility is to listen, to honor your dreams, and help grow and protect your assets. Our team of investment advisors have the deep experience and tools to create a financial plan to meet your specific situation.

Services

- Financial and retirement planning
- Portfolio construction
- Investment management
- Trust and estate administration

NON-PROFIT

At the core of every successful non-profit lies a strong mission, a passionate and dedicated team, and the financial resources needed to make it all happen. At First National Wealth Management, we honor your mission and share your deep-seated commitment to its success. We serve your mission as partners, and will work tirelessly to ensure that your assets are protected, and your mission is supported today, and for generations to come.

Services

- Portfolio construction
- Endowment management
- Investment policy consulting
- Trust and estate administration

MUNICIPAL

We believe our community's best days are ahead, and the responsibility of managing our community's assets is one we do not take lightly. While some see what we do as money management, we view it as something deeper: honoring the tax payers' trust by protecting the assets so crucial to moving our community forward.

Services

- Cash management
- Portfolio construction
- Investment management
- Custody safekeeping