

Conforming Payment Notice

As a valued Bangor Savings Bank customer, we would like to take this opportunity to provide you with important information regarding the loan payment posting process.

In order for your payment to be considered conforming, all payments must be made in US currency and must be accompanied by the account number, remittance slip, or payment coupon provided.

For payment purposes, our business day is defined as follows:

Monday – Friday
8:00 AM – 5:00 PM EST

Loan payments received after the close of business and on Saturday or Sunday will be posted and credited to the account as of the next business day.

Loan payments can be made in person at any Bangor Savings Bank branch location, in lobby or via drive-up teller. Payments made during our business hours, Monday – Friday, will be posted and credited to the account as of that business day (except bank holidays). Payments made at a branch location on Saturday will be posted and credited to the account on the next business day.

Additional Conforming Payment Options:

Mail: Payments received by 5:00 PM on a business day. Checks, cashier's checks, or money orders may be mailed to Bangor Savings Bank, PO BOX 400, Bangor, ME 04402.

Bangor Support: Payment transfers from a Bangor Savings Bank account made by speaking with Bangor Support (1.877.226.4671) by close of business. Telephone ACH Payment transfers from a Non-Bangor Savings Bank account made by speaking with Bangor Support (1.877.226.4671) by 4:30 PM on a business day.

Phone Banking: Payments made by 12:00 AM on a business day using our automated phone banking system (1.888.263.3099).

Bangor Online Banking: Payments made before 12:00 AM on a business day using Bangor Online Banking at www.bangoronlinebanking.com or the Bangor Mobile App.

Wire: Payments received by 5:00 PM on a business day.

ACH: Payments received by 5:00 PM on a business day.

Night Drop: Payments made through the night drop must be received by 7:00 AM on a business day. Payments deposited through the night drop after 7:00 AM, on any given day, will be posted on the next business day.

NOTE: Non-Conforming payments will be credited within five days of receipt.



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