

CRA Public Comments 2021

Genesis

COMMUNITY LOAN FUND

James Robbins
Bangor Savings Bank
280 Fore Street
Portland, ME 04101

Dear Jim:

Thank you so much for our recent conversation about a new EQ2 investment and potential new projects to work together on in 2021. We've been so grateful for your leadership as a community bank on so many fronts, especially deploying much-needed resources such as PPP funds to Maine organizations and businesses, as we have all worked to shore up our community institutions this past year.

Here at Genesis, as we enter this new year, we are also reflecting on the extraordinarily difficult one we just left behind – and taking stock of what we've been able to achieve, despite, but also in response to, the ongoing health and economic crises. As I mentioned on our call, with the assistance of our partners and friends, we have been able to strengthen our support of many local organizations providing housing and essential services to the most vulnerable among us during this critical time. **In fact, in the past 9 months we have approved over \$7 million in new financing, and provided over 1,500 hours of technical assistance!**

These dollars and hours aren't just numbers in a spreadsheet. During this period of Genesis Fund financing and consulting services, we have created:

- **Affordable homes for 68 families.** We helped create or preserve 12 homes for ownership and 56 for rental.
- **Health care and recovery assistance for 200 individuals.** We provided financing for transitional and supportive housing for those working towards recovery from substance abuse.
- **Support for Maine nonprofits.** We provided technical assistance services for affordable housing and community facility projects that will benefit nearly 2,000 Maine people.

We couldn't have achieved all of this without the continued support of partners like Bangor Savings Bank. Today, I'm hoping that in addition to making a new EQ2 investment this year, that Bangor Savings Bank will consider deepening its support through a contribution to the Genesis Fund, so that we can continue to respond to the ongoing and rising challenges facing our communities.

With Bangor Savings Bank's help, we'll be able to make loans, but also provide technical assistance, to build more safe, stable, affordable housing, expand youth and childcare programs, create homes for those struggling with addiction, homelessness and mental illness, upgrade care and living facilities for seniors – and so much more. We appreciate your consideration of this request, and look forward to hearing from you. Thank you!

Sincerely,



Liza Fleming-Ives
Executive Director

Cc: Diane Donaldson

Jim — so great to catch up recently and I appreciate your consideration of this request!
With gratitude,
Liza

January 20, 2021

Genesis

COMMUNITY LOAN FUND

January 25, 2021

Shawn McKenna
Bangor Savings Bank
280 Fore Street
Portland, ME 04101

Dear Shawn:

Please accept our sincere gratitude for Bangor Savings Bank's recent donation of a "virtual exhibit space" for the Genesis Fund at the recent MEREDA trade show! It was an unexpected (but very much appreciated) gesture, and yet another example of Bangor Savings Bank's generosity and commitment to supporting community organizations like the Genesis Fund.

Our partnership with Bangor Savings Bank is vital to our work in Maine's communities, especially right now, as we face unprecedented challenges. Our ability to conduct outreach to the many individuals and organizations who benefit from our services – and assist us in providing it – is especially critical right now as we continue to work remotely. This MEREDA video will provide us with a new tool to help make these connections, and achieve success in our work.

Thank you again for all the ways Bangor Savings Bank supports the Genesis Fund, and for all you do to help build healthy, vibrant and prosperous communities.

Regards,



Liza Fleming-Ives
Executive Director

Cc: Diane Donaldson, Jim Robbins

Muth, Jay

From: Barry Brensinger <barry.brensinger@lbpa.com>
Sent: Sunday, December 27, 2020 10:08 AM
To: Ryan Hale; k.renney@easternbank.com; Robbins, James; Kristy Merrill; Lisa Giordano; Sarah Segrest; cfdesmond@gmail.com; susanne.m.cameron@chase.com; Pawn Nitichan; Talmira Hill; Amy Allen; Jenelle Leonard; Wildolfo Arvelo; Lori Belding; Brian Bicknell; Lubelczyk, Stephen; Sue Mckee; jmercier@barharbor.bank; Mercier, Dianne; centrix1@comcast.net; Ken Sheldon; Mary Steady; Arthur Sullivan; Michael Turmelle; David Araujo; Ron Covey; Nathan Saller; Polly Saltmarsh; Scott Macknight; Timothy Collia; Phil Fongaine; John Young; Denise Barstow; Bruce Leighton; Brian Hughes; jlenciki@stammysbank.com; Dennis Hebert Jr.; Clarke, Dan
Cc: Barry Brensinger; Robert McLaughlin; Mary Ford
Subject: Financial Partner- Update

Greetings Financial Partners,

We hope that you enjoyed a restful holiday. We have many reasons to look forward to the New Year, including our collaborative work to create opportunities for Manchester School District's students in poverty.

We approach the work ahead with immense gratitude to those of you who have already helped fund our mission: Bank of America, Bangor Savings Bank, Bar Harbor Bank and Trust, Bellwether Community Credit Union, Citizen's Bank, and Service Credit Union. Their contributions have enabled the purchasing of 300 laptops for students in need of technology for remote learning!

Of course there's so much more to do in the weeks ahead and our sense of urgency is keen, knowing that every day hundreds of kids in our community are falling farther behind. Please consider what your organization can do to help and let us know as soon as you can. Here is a summary of our remarkable opportunities and progress:

- 300 down, 700 to go! Our collaboration is enabling 300 students to engage in "school", remotely. But, we have more to do the fully meet the needs of the 1000 kids our District has identified as needing devices. This is definitely a "sooner is better" scenario!
- As our work evolves, we have become aware of an additional need. Many students are living in conditions where finding a quiet space to concentrate on "school" is nearly impossible. One simple solution is to provide them with headsets, as many as 5,000 of which would be of great help to our kids. Bob has secured a source for headsets with boom microphones at \$.8.31 each, \$4.00 below regular price. All we need is funders to have them in-hand within just 2-3 days!
- We have also been working with the District to ensure that the process of connecting students in need with our devices and services is running smoothly. The social workers in each school serve as the points of contact for students, since they have the best intel on student needs. Additionally, the

District has designated an overall coordinator at headquarters and we are in ongoing contact with her to help ensure the effectiveness of our work. The process seems to be working well.

- *Our friends at the Bean Foundation have provided funds to help families secure broadband services through Comcast Internet Essentials. The District has noted this to be a “Godsend”, however in some parts of the city services remain limited. Mobile hotspots would solve the problem and once again we have identified a provider. T-Mobile will arrange and provide the service for six months for the estimated 100 families in need, for a total budget of \$9,000.*
- *Lastly, to cover all bases we need to help the students with new devices get the technical support they need for proper set-up and use. Amazingly, Bob has arranged an online course in tech support for linguistically diverse new American teens and adults. Once trained, they will provide multilingual tech support for our students – a “win-win” for all.*

*Whew! There is indeed much in progress and more opportunities ahead. **To our students in need, our help can't come too soon!** Thanks for all you do. **Please let us know if you are able to provide additional funding for any of this important work.** We'll be looking forward to our meeting in early January.*

Happy 2021!

Barry Brensinger, Manchester Proud

Bob McLaughlin, National Collaborative for Digital Equity

Mary Ford, Southern NH University



September 10, 2021

Bangor Savings Bank
Jaime Nadeau, AVP, Branch Manager II
Via email: Jaime.Nadeau@Bangor.com

Dear Jaime:

Congratulations! Bangor Savings Bank has been selected to receive the **Organization Excellence in Service Award** from the Manchester Branch NAACP on its Eleventh Annual Freedom Fund Dinner on **Saturday, September 25, 2021 at 6:00pm** at the Institute of Politics at Saint Anselm College in Manchester, New Hampshire. This award is presented to an organization in recognition of its work and commitment to uplifting and supporting the Black Community in Greater Manchester.

In accepting this award, we ask you to contact the Event Co-Chair, Dawn Pater at 603-557-7256 or pater@comcast.net and provide her with the name of the person you would like to have introduce you at the Event. Our preference is that you and your guest attend in-person, but in these uncertain times, we also acknowledge there may be some hesitancy as to safety. Either way, please reach out to Dawn to discuss in detail by **Monday, September 13th**.

We look forward to celebrating the bank!

Sincerely,

A handwritten signature in cursive script, which reads "James T. McKinley Jr.", is positioned below the word "Sincerely,".

President, Manchester Branch of the NAACP, Unit #2069



U.S. Small Business
Administration

NEWS RELEASE

PRESS OFFICE

Release Date: October 29, 2021

Contact: Press_Office@sba.gov

Release Number: 21-98

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SBA Announces Nearly \$205 million in Maine Through Signature Lending Programs

In fiscal year 2021, 7(a), 504, and MicroLoan loan programs provided 417 loans, but gaps in access to capital for underserved communities remain

AUGUSTA, ME – The Maine district office of the U.S. Small Business Administration will present its annual SBA lender awards on Friday, November 5th in an online ceremony. In recognition of National Veterans Small Business week, as part of the ceremony, presentations about the programs available to Veterans interested in small business ownership will take place along with recognition of graduates of the SBA’s Emerging Leaders Program

“Over the course of the pandemic, we’ve seen our local lenders step up in a huge way with new programs, while still working hard to keep up with our standard loan products,” said Diane Sturgeon, District Director for the SBA Maine District Office. “These numbers show that Maine lenders continued making important investments in our small businesses that will be crucial to our economic recovery,” Sturgeon added.

In fiscal year 2021, the SBA and its lending partners in Maine made a total of 417 loans totaling nearly \$205 million through its main loan programs, the 7(a) Loan Guaranty Program, the 504 Loan Program, and SBA Microloan Program. The 7(a) loan program is the SBA’s most used program because of its flexibility in loan structure and variety of uses. These numbers do not include the Paycheck Protection Program, through which over 19,000 additional loans were made in Maine for nearly \$1 billion in 2021, or the Economic Injury Disaster Loan, through which over 10,000 loans were made, totaling more than \$800 million in Maine.

The SBA will honor all of its partner lending institutions in Maine, with special recognition for the top lenders in several categories.

Bangor Savings Bank approved 47 7(a) loans and 11 504 3rd Party loans, totaling over \$12 million, making them the overall Leading SBA Bank Lender in Maine.

Deere Employee Credit Union approved 6 7(a) loans and 2 504 3rd Party loans totaling over \$1.2 million in Maine, making them the Leading SBA Credit Union lender.

Granite State Development Corporation was Maine's Leading Certified Development Company (CDC) in both numbers and total dollars, approving 86 504 loans for nearly \$38 million in Fiscal Year 2021.

Coastal Enterprises, Inc. was Maine's Leading SBA Microlender, with 23 loan approvals totaling \$390,000 in Fiscal Year 2021.

Special recognition also goes to:

Northern Maine Development Commission, Kennebunk Savings Bank, and Evergreen Credit Union which received the SBA District Director Award in recognition of the efforts taken by these lenders to greatly increase the use of SBA programs in their lending portfolios, as well as their efforts to increase access to programs like the Paycheck Protection Program.

A STAR Award Recipient to be announced at the ceremony. This award is presented to a lender who has gone above and beyond to increase access to capital for small businesses and ensure that SBA products are fully available to their clients.

SBA will recognize these lenders at the online Annual Lender Awards ceremony on Friday, November 5th. For more information regarding SBA's guaranty lending programs, please contact the SBA Maine District Office at 207-622-8551 or visit www.sba.gov/me. To register and attend the online event, please visit <https://www.eventbrite.com/e/sba-maine-lender-awards-and-emerging-leaders-graduation-tickets-195327238027?aff=ebdssbdestsearch>.

Addressing Equity Challenges That Persist Throughout the Small Business Economy:

Despite significant progress in its traditional lending programs, the agency is acutely aware of gaps that persist for certain communities in accessing capital. The SBA's existing loan programs serve an important role in credit markets for small businesses, particularly those with collateral and demonstrated revenue that are denied a loan by a commercial bank or often lack relationships with established lenders.

Addressing the systemic gap in access to capital for the smallest and underserved businesses has been Administrator Guzman's north star and will continue to be a top SBA priority in FY 22 and beyond.

For more information about SBA's loan programs, financial assistance, and other services, visit www.sba.gov.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Muth, Jay

From: Montgomery-Rice, Bob
Sent: Saturday, October 16, 2021 9:19 AM
To: Donnelly, Jim; Dickerson, Isla; Moffatt, Lannie; Pope, Kimberly; Doughty, Jamey
Cc: Muth, Jay; Robbins, James
Subject: Fwd: Bank On Initiative

FYI.

Sent from [Workspace ONE Boxer](#)

----- Forwarded message -----

From: Rob Nichols <rnichols@aba.com>
Date: October 15, 2021 at 8:47:25 PM EDT
Subject: Bank On Initiative
To: Montgomery-Rice, Bob <Robert.Montgomery-Rice@bangor.com>

Robert -

Congratulations on your recent certification as a Bank On account provider! Thank you for joining our collective effort to ensure that every American has access to affordable financial services. The Bank On initiative represents the single best opportunity to reduce the number of American households operating outside the financial mainstream, and your participation is making a real difference. Since ABA launched our campaign last fall to encourage every bank to join the Bank On movement, the number of participating banks has nearly tripled, and Bank On-certified accounts are now available in nearly 50% of retail banking locations across the United States. Policymakers are taking notice. The Bank On standards were featured in a recent House Financial Services Committee hearing on “Banking the Unbanked,” where they were a positive counterweight to some lawmakers’ efforts to push heavy-handed alternatives like consumer accounts at the Fed or the Post Office. Banking regulators have also embraced Bank On, with the FDIC and Federal Reserve both citing the success of the program. When Congress and regulators see the industry coalescing around a common approach—and making that solution available to the public at scale—it gives them confidence that industry-led solutions are the most efficient and effective pathway to financial inclusion.

Now that your account is Bank On-certified, we hope that you will prominently market that certification. To help you get started, the CFE Fund has a social media toolkit with resources to help increase consumer recognition of the Bank On brand and what it stands for. ABA will host a [webinar](#) on October 26 at 3 p.m. EDT about how to expand the reach of Bank On-certified accounts for unbanked and underbanked Americans through strong brand recognition and a data-driven approach. I encourage you to attend and learn more about the benefits of Bank On-certified accounts.

Finally, information is power: the St. Louis Federal Reserve is the trusted aggregator of Bank On account data, which allows the industry to show its impact. Financial institutions who participate in the [BOND Hub](#) submit data only once a year in a standardized, aggregated, and confidential manner, and reporting institutions have found the data useful to share with colleagues internally and with regulators externally. Reports for 2021 activity will be due June 30, 2022. Contact [Amelia Erwit](#), Managing Director at CFE Fund, to get started.

We still have more to do, and we need your help to do it. Please consider encouraging your colleagues at other institutions to join you as a certified Bank On account provider, and sharing your experience (including any challenges or frustrations that arose) with ABA staff at bankon@aba.com. With your feedback and help, we at ABA can help smooth the path and continue to build on the momentum that you have helped to create.

Thank you again for your leadership and dedication to building an inclusive banking system.
Sincerely,
Rob

Rob Nichols
President and CEO
American Bankers Association
A certified [Great Place to Work](#)®
Tel: 202-663-7512 | [@BankersPrez](#)



CATCH

Neighborhood Housing

Mr. Jim Robbins
Bangor Savings Bank
P.O. Box 930
Bangor, ME 04402

October 5, 2021

Dear Mr. Robbins:

Greetings from CATCH Neighborhood Housing! From all of us CATCH, we sincerely hope you and your families are healthy. It has been a scary, stressful year and a half since our last live fundraising event, and we are very hopeful and cautiously optimistic that the worst of the COVID-19 pandemic is behind us. We are so grateful for the many ways YOU have supported CATCH and our residents and kept housing security at the forefront of peoples' minds.

Thanks to your support, we have made tremendous progress on our latest housing development, Rosemary's Way, on Village Street in Penacook. We hope to have these 42 beautiful, brand-new apartments available by early 2022 with the first apartments coming available later this year. Despite a wild real estate market, HOMEteam continues to provide educational seminars, one-on-one counseling, and down payment assistance to first-time homebuyers across our state. The team at Alliance Asset Management has been incredible, navigating apartment tours, lease-signings, reasonable accommodation requests, and connecting tenants to resident services throughout the darkest days of the pandemic. Our partners like food pantries and soup kitchens, Goodwill Northern New England, and Granite VNA have been instrumental to our residents' success and continued providing food, clothing, health check-ins and clinics to our most vulnerable residents and for that we are very grateful.

In that spirit of gratitude and perseverance, I am reaching out today to ask your help in continuing to provide housing for our low to middle-income neighbors and connect those families to the services critical to their success. Last year, we pivoted our annual fundraiser to a "Home for the Holidays" campaign filled with live-streamed holiday concerts, social media engagement, and lots of community spirit. We were thrilled with the virtual turnout and support we received in a challenging season and we hope to make that same impact in 2022.

On March 11, 2022 our team is planning an in-person gathering at the Grappone Conference Center. Following the success and spirit of the March 2020 masquerade, we are planning an elaborate gala to reconnect with our many friends, donors, community partners, and neighbors to raise funds to support our affordable housing programs. While the theme is currently under wraps, we envision a local DJ, stellar décor, black-tie attire, and sky-high enthusiasm. Over the last 18 months, housing challenges throughout New Hampshire have only deepened and

CATCH Neighborhood Housing · 105 Loudon Road, Unit One · Concord, NH 03301
T (603) 225-8835 · F (603) 225-8046 · catchhousing.org

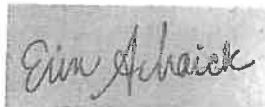


despite the ongoing uncertainty in our world, we need to continue pursuing our mission of creating communities where every person is confident of a home! *

Today, we respectfully ask for your support of our gala with a \$1000 sponsorship which will directly support CATCH's affordable housing programs.

We are looking forward to an entertaining evening of great food, dancing, community building, "catch"ing up, and promoting the need for more affordable housing. Thank you so much for your consideration and your support of our mission! If you have any questions or concerns, please do not hesitate to reach out to me at 603-715-8330 or eschaick@catchhousing.org. I look forward to hearing from you!

Sincerely,

A rectangular box containing a handwritten signature in cursive script that reads "Erin Schaick".

Erin Schaick
Assistant Vice President
Director of Development & Community Relations

P.S. *The event will be open to the public, and the team at CATCH will follow current guidelines recommended by the State of New Hampshire to promote the health and safety of all attendees at this event. As this event is many months out, please visit our website at catchhousing.org for the latest information on our event policies.



November 30, 2021

Mr. Jim Robbins
Bangor Savings Bank
20 Marginal Way
Portland, ME 04101

Dear Mr. Robbins:

Thank you so much for Bangor Savings Bank's generous \$500 Bronze Sponsorship of CATCH Neighborhood Housing's 2022 Gala. With your support, the Gala will be a great success!

After more than a year of COVID-19 pandemic challenges, we are looking forward to this joyful event to bring together the CATCH community, help us showcase the importance of affordable housing, and encourage all our event attendees to be part of the housing solution!

We are so thrilled to have your support, and hope representatives from Bangor Savings Bank will attend the gala. If you haven't already, please let us know who will be joining us! We will be revealing the theme and details of the event over the next few months, so stay tuned to our website and social media accounts. Since this is a new event, we will send marketing materials and posters to you as soon as they are available so you can promote your support of this event to your customers, clients and staff. Your support and promotion among your network is very much appreciated.

If you have not already done so, please forward a high-resolution copy of your logo to Erin Schaick, CATCH's Director of Development and Community Relations, as soon as possible. Your sponsorship also entitles you to a digital advertisement which will be showcased throughout the night. We appreciate receiving this advertisement by February 25. If you have any questions, please contact Erin at eschaick@catchhousing.org.

The families and individuals we serve, as well as the staff and board of directors here at CATCH, truly appreciate your support of CATCH's Gala. Your sponsorship helps provide affordable homes for low- and moderate-income families in our community. Thank you for helping create communities where every person is confident of a home and we look forward to seeing you March 11!

Sincerely,

Erin Schaick

Assistant Vice President, Director of Development and Community Relations

Thank you so much for your continued support of CATCH! We are so appreciative!

CATCH Neighborhood Housing · 105 Loudon Road, Unit One · Concord, NH 03301
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