

CRA PUBLIC COMMENTS

2020

BSB Receives Business of the Year Award

Bangor Savings Bank was awarded the 2019 Business/Organization of the Year award by STRIVE on January 25th. Terry Trickey, VP and Commercial Banking Relationship Manager II, accepted the award on behalf of the bank. Diane Donaldson, SVP and Commercial Banking Team Lead, and Max Bangs, VP and Branch Manager of the Portland Middle Street Branches, were also in attendance. STRIVE's creative and innovative services for people with intellectual and emotional disabilities include STRIVE U and STRIVE Worldwide, among others. The 180 Middle Street Branch works with the STRIVE U students for their banking needs, and BSB has also helped with financial literacy education for their students. In the past, BSB has also supported their annual STRIVE Rocks weekend. BSB has been the primary sponsor of their annual auction for the last 5 years.

This year's event was their 20th Anniversary Gala – an event that they hold every 5 years. They also incorporate Volunteer Appreciation Award Winners into the event and BSB was honored to be a recipient.

In addition, STRIVE was also named “Non-Profit of the Year” by the Portland Regional Chamber of Commerce at the 2020 Imagine Portland awards celebration at Brick South, Thompson's Point in Portland on Wednesday, January 29th.





Muth, Jay

From: Charles Spies <Charles.Spies@ceicapitalmgmt.com>
Sent: Thursday, March 26, 2020 11:05 AM
To: Robbins, James
Cc: Angela Twitchell
Subject: From Charlie Spies: Hoping all is well as a friend and supporter of BTLT

Hi Jim:

I hope this finds you and the family well. I also hope you are doing well as a senior manager at BSB which is facing so many challenges in this economy. But the bank has been here for well over a century. I'm familiar with the photo of the guard sitting on top of the rubble that was left of the bank after the big Bangor fire in the late 1800's. He was guarding the safe that was buried in the basement to protect customer assets. This is not BSB's first rodeo!

I am reaching out on behalf of the Brunswick Topsham Land Trust (BTLT), not to ask for anything - but rather to thank you for your past support and to see if there is anything we can do for you and your company.

BTLT is on firm financial footing for now. That is due to support from a broad membership base including corporate citizens like BSB. We are making sure to remind our members and the general public that the open-space stewarded by the Trust provides opportunities to safely get in a hike or cycle in this challenging time.

We are also making sure that our members are aware of the local businesses that support BTLT and encourage them to continue their support of you. The front banner on our website points them to our business partners. Here's the link : <https://www.btltrg.org/business-partners/>. BSB is prominently featured.

Very best,

Charlie

Charles Spies

Chief Executive Officer
Email: Charles.Spies@ceicapitalmgmt.com
Tel: 207-253-7710
Mobile: 207-837-3929
Fax: 207-541-9888
www.ceicapitalmgmt.com



CEI Capital Management LLC is an equal opportunity provider.



CEI Capital

CEI Capital Management LLC
30 Federal Street, Suite 200
Brunswick, Maine 04011

Muth, Jay

From: Bosse, Christine
Sent: Monday, January 13, 2020 9:28 AM
To: Duchesneau, Tricia
Cc: Gagne, Greg; Robbins, James
Subject: FW: Bangor Savings Bank- You Matter More

Hi Tricia,

Here's Ruby's contact information. I wanted to share Ruby's kind words about Greg and Bangor Savings Bank!

Thank you,
Christine

From: Ruby Bean <RBean@Community-Concepts.org>
Sent: Monday, January 13, 2020 9:18 AM
To: Bosse, Christine <Christine.Bosse@Bangor.com>
Subject: RE: Bangor Savings Bank- You Matter More

Christine,

Thank you for reaching out! We are very excited to be a part of your Community Matters initiative. It is an honor. I am happy to hear you have worked personally with Community Concepts on the very important work our customers need! We are always humbled to hear about experiences people have with us.

I have also had a wonderful experience with Bangor Savings Bank. Before coming to Community Concepts I was the Operations Director at Oxford County Mental Health in Rumford. I had the great pleasure to work with Greg Gagne setting up a relationship for our staff to open accounts and a grant opportunity. I also worked with BSB setting up our payroll system at OCMHS as well. I was impressed by the professionalism, and caring nature of the staff at each level I worked with. I know that is not something that happens by chance! I am happy to be here in Lewiston/ Auburn and seeing the same culture in your organization.

I would love to talk to you more about the transportation issue as well! We just finished our organization Community Needs Assessment and it was one of the top 5 critical areas of need identified by our community, and it was a huge barrier listed for the other 4 top critical needs, Needless to say access and safe reliable transportation is one of the states largest needs. We at Community Concepts are putting some serious energy toward trying to fix this problem. Any feedback is appreciated, and we are happy to discuss what our next steps are as well!

My contact information is listed in my signature, but please take my cell phone as well: 207-240-6316. If you need anything more from me for contact information please let me know. And please, reach out with any questions regarding our programs, and of course transportation!

Ruby C. Bean , MS, MBA, NCRI
Director of Strategic Initiatives



Fostering opportunities for thriving
individuals, families & communities

240 Bates Street
Lewiston, ME 04240
(207) 333-6425

RBean@community-concepts.org

Like us on [Facebook](#)
Follow us on [Instagram](#)! [@communityconceptsmaine](#)

From: Bosse, Christine [mailto:Christine.Bosse@Bangor.com]
Sent: Monday, January 13, 2020 9:02 AM
To: Ruby Bean <RBean@Community-Concepts.org>
Subject: Bangor Savings Bank- You Matter More

Good Morning Ruby,

So happy Community Concepts has agreed to be part of Bangor Community Matters More! Please provide your contact information, I'll share it with our Marketing Team.

Thank you for all that your agency does for our community! I personally have worked with your agency for: customers' looking to purchase a house, working on their credit history, business loan clients, also, chairing the CMMC Community Committee which we are addressing transportation.

Again I am so Happy Community Concepts was nominated.

Christine

Christine M. Bosse
Relationship Manager, Vice President

Muth, Jay

From: Davis, Nancy
Sent: Tuesday, April 7, 2020 9:19 AM
To: Robbins, James
Subject: FW: Forever grateful of your Bangor Team

From: Bates, Skip <Skip.Bates@Bangor.com>
Sent: Sunday, April 5, 2020 1:38 PM
To: Davis, Nancy <Nancy.Davis@Bangor.com>; Quintiliani, Gary <Gary.Quintiliani@bangor.com>; Main Street Banking <MainStreetBanking@Bangor.com>
Subject: FW: Forever grateful of your Bangor Team

Great job Renee!

Sent with BlackBerry Work
(www.blackberry.com)

From: Fahie, Renee <Renee.Fahie@Bangor.com>
Date: Sunday, Apr 05, 2020, 1:35 PM
To: Bates, Skip <Skip.Bates@Bangor.com>
Subject: FW: Forever grateful of your Bangor Team

Renee' L. Fahie
VP | Senior Relationship Manager
Southern Maine Market
p: 207.541.2772 | f: 207.871.8632 | e: Renee.Fahie@Bangor.com
NMLS #638353
Bangor Savings Bank NMLS #449200

-----Original Message-----
From: Jennie Clavel <jennie.clavel@outlook.com>

Sent: Sunday, April 5, 2020 12:38 PM
To: Donnelly, Jim <Jim.Donnelly@bangor.com>
Cc: Fahie, Renee <Renee.Fahie@Bangor.com>
Subject: Forever grateful of your Bangor Team

Hello Jim,

I hope this email finds you well. My name is Jennie Clavet, we met at the Bangor branch managers conference in Augusta - I own the childcare Center that Renee Fahie helped me finance.

I wanted to send a quick message to you about how amazing my experience has been over the past few days. In a time of such uncertainty - Renee Fahie has provided me with so much guidance through lending during this COVID pandemic.

She can consistently be my point of contact as I was forced to close my center, lay-off 9 employees, and try and cover the costs of my program while income halted. She has answered my calls, researched my questions, and found perfect solutions to my difficult situations. In two weeks time she processed not only an overdraft protection for our accounts, a loan to cover utilities and expenses - and then now just received confirmation the SBA will fund us through the P.P.P. This provides my employees immediate income during a very uncertain time - my biggest concern through this entire situation.

Your team has been nothing short of amazing, from my contacts at the branch, Renee's ability to walk me through the entire process, the underwriters who are working around the clock - I am forever grateful to all of them. You have given my daycare the sense of hope we needed to survive this COVID storm. Thank you for your leadership of an amazing team - because of them my staff will sleep a little easier tonight.

I wish you well and appreciate all your team has done.

Jennie Clavet - Owner/Director
Blueprints Learning Center
1(207)-459-4001



280 Exeter Road, Epping NH 03042

Phone (603) 679-8001 • Fax (603) 679-1955

www.newenglanddragway.com

April 10, 2020

Michael G. Rasmussen
VP-Commercial Relationship Manager
Bangor Savings Bank
69 Route 101A
Amherst, NH 03031

Dear Mike,

On behalf of New England Dragway I would like to say **THANK YOU** for the many ways you have helped this business financially since taking over our account. Just to name a few, lowering our interest rate and eliminating the BFA, offering to defer principal payments and do interest only on our current loan for August, September and October and also helping to submit our application and receiving approval for the SBA Payroll Protection Program forgivable loan. These were tremendously important in the financial stability of New England Dragway during these times of uncertainty. You also play an important role in keeping the history of New England Dragway alive for future generations to enjoy. It really helps that you're a car guy and a friend as well!

We look forward to working with you and your team in the future!

Sincerely,

Paul L. Lorenti
President
New England Dragway, Inc.
(603) 679-8001

Muth, Jay

From: Davis, Nancy
Sent: Tuesday, April 7, 2020 9:15 AM
To: Robbins, James
Subject: FW: Preservation Management

From: McKenna, Shawn <Shawn.McKenna@bangor.com>
Sent: Monday, April 6, 2020 8:09 AM
To: Donaldson, Diane <Diane.Donaldson@Bangor.com>
Cc: Davis, Nancy <Nancy.Davis@Bangor.com>
Subject: FW: Preservation Management

PPP Loan thank you e-mail from Charlie Allen at Preservation Management.

From: Charlie Allen <callen@evergreenpartnershousing.com>
Sent: Monday, April 6, 2020 7:45 AM
To: McKenna, Shawn <Shawn.McKenna@bangor.com>
Cc: Bill Houlihan <bhoulihan@evergreenpartnershousing.com>
Subject: Re: Preservation Management

Shawn - You are right that there are lots of people that will get great comfort and financial relief from our loan, and through the program more broadly. Bill and I have noted that many banks did not even succeed in opening their doors for PPP applications until today. You and your colleagues have done a great job on this despite the chaos!

I'm quite reluctant to pester you for anything more at this point, but when you get a chance can you let us know if our Bloomington application was also submitted to SBA?

Thanks again, Charlie

Charlie Allen
Evergreen Partners
4 Nutthatch Road, Ipswich, MA 01938

Muth, Jay

From: Davis, Nancy
Sent: Tuesday, April 7, 2020 9:20 AM
To: Robbins, James
Subject: FW: Schultz Enterprises LLC / DBA Chick'fil'a - Thank you Note

-----Original Message-----
From: Bates, Skip <Skip.Bates@Bangor.com>
Sent: Sunday, April 5, 2020 2:02 PM
To: Davis, Nancy <Nancy.Davis@Bangor.com>
Subject: FW: Schultz Enterprises LLC / DBA Chick'fil'a - Thank you Note

-----Original Message-----
From: Robinson, Gavin <Gavin.Robinson@bangor.com>
Sent: Sunday, April 5, 2020 1:59 PM
To: Bates, Skip <Skip.Bates@Bangor.com>
Subject: FW: Schultz Enterprises LLC / DBA Chick'fil'a - Thank you Note

Gavin,

Let me thank you and your entire team for your tireless efforts to support the small businesses of our community. I can only imagine the long hours your team has spent getting ready for this program and the hours to follow to process all the loans – I am very grateful. Many of my colleagues in other states are applying for this loan and are complaining about how the applications aren't even accessible yet through their banks. From my vantage point, Bangor Savings Bank is leading the way to serve its members. Thank you!

Muth, Jay

From: Bates, Skip
Sent: Friday, April 10, 2020 8:58 AM
To: Stevens, Wesley; Robbins, James; Donnelly, Jim
Cc: Davis, Nancy
Subject: FW: Thank you again

Very nice props for Wes and and for BSBI

From: Stevens, Wesley <Wesley.Stevens@bangor.com>
Sent: Wednesday, April 8, 2020 8:06 PM
To: Bates, Skip <Skip.Bates@Bangor.com>
Subject: FW: Thank you again

FYI

From: Doug Welch <dwelch@mita.org>
Sent: Wednesday, April 8, 2020 2:02 PM
To: Stevens, Wesley <Wesley.Stevens@bangor.com>
Subject: Thank you again

Wes -- I thought you'd appreciate knowing what I just said in a survey by the National Council of Nonprofits related to the PPP:

Bangor Savings Bank went above and beyond the call to begin processing PPP applications. While the SBA changed the rules right into Friday 4/3/20 (the rollout day), Bangor Savings quickly retooled their forms and was accepting applications by midday. Ours was in by 3pm. Then, as reported in the local news, they spent the weekend well into the night reviewing applications. I was contacted Monday night (4/6) regarding our approval. Our heroes!

Thanks again. -- Doug

100 Kensington Street, Second Floor
Portland, ME 04103 ([Google Map](#))
207-761-8225
www.MITA.org
[App](#) * [Ale](#) * [Article](#) * [Video](#)

Muth, Jay

From: Davis, Nancy
Sent: Monday, April 13, 2020 2:21 PM
To: Robbins, James
Subject: FW: Thank you!

Hi Jim,

Please find customer comments below that were originally forwarded to BMR. My apologies if Sandra may have already forwarded this to you. 😊

Nancy

From: Roope, Ronald <Ronald.Roope@bangor.com>
Sent: Friday, April 10, 2020 4:50 PM
To: Fournier, Richard <Richard.Fournier@Bangor.com>; Crews, Tony <Tony.Crews@Bangor.com>
Cc: Davis, Nancy <Nancy.Davis@Bangor.com>
Subject: RE: Thank you!

Great job you two!! Nancy – another for the list.

Best,

Ron Roope | Senior Vice President | Commercial Banking Team Lead
Bangor Savings Bank | 24 Hamlin Way, Bangor, Maine 04401 | Tel. (207) 922-6592 | Cell (207) 992-7143 | Ronald.Roope@Bangor.com



You matter more.

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From: Fournier, Richard <Richard.Fournier@Bangor.com>
Sent: Friday, April 10, 2020 4:48 PM
To: Roope, Ronald <Ronald.Roope@bangor.com>
Subject: FW: Thank you!

fyi

From: Montgomery-Rice, Robert <Robert.Montgomery-Rice@bangor.com>
Sent: Friday, April 10, 2020 4:36 PM
To: Crews, Tony <Tony.Crews@Bangor.com>; Fournier, Richard <Richard.Fournier@Bangor.com>
Subject: FW: Thank you!

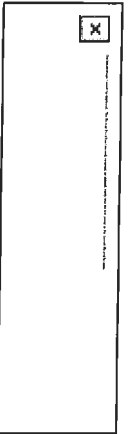
Hi Tony and Rick – I wanted to share with you a very nice email I received from David Austin about his experience with you. He had very nice things to say and clearly feels that he and his company are supported. Thank you for taking such good care of David and all your customers, especially during this very difficult time. I appreciate your commitment to our Promise and Values. Nicely done!

Take care,
Bob

From: Austin, David <DAustin@eatonpeabody.com>
Sent: Thursday, April 9, 2020 6:51 PM
To: Montgomery-Rice, Robert <Robert.Montgomery-Rice@bangor.com>
Subject: Thank you!

Bob: I want to take a moment to say thank you to you and your team at BSB. Rick Fournier and Tony Crews have provided incredible service to us in connection with our PPP loan application. Rick has kept us informed every step of the way. I am working with numerous clients on COVID issues, including PPP loans. Bangor Savings Bank is by far leading the pack in service and communication. Again, on behalf of all of us at EP, thank you! I understand how difficult this process has been for the Bank. BSB's service and commitment to Maine businesses has never been exemplary!
Sincerely,
David

David M. Austin
Eaton Peabody
P.O. Box 1210
80 Exchange Street
Bangor, ME 04402-1210
Tele: 207.947.0111
F: 207.942.3040
[Professional Profile](#) | [Website](#)



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Muth, Jay

From: Ahern, Danielle
Sent: Tuesday, January 14, 2020 2:32 PM
To: Robbins, James
Subject: FW: Workforce Housing Opportunity

FYI

Danielle Ahern
SVP, Community Development Banking
Office: 207.262.4938
Cell: 207.951.4345

From: Hamilton, Patty <patty.hamilton@bangormaine.gov>
Date: Tuesday, Jan 14, 2020, 2:15 PM
To: Ahern, Danielle <Danielle.Ahern@Bangor.com>
Subject: RE: Workforce Housing Opportunity

Thanks Danielle

Your participation in the housing workgroup was critical to this work. I know your time is valuable and I for one appreciated your being able to be at all the meetings. I think if all our organizations come together we can demonstrate the need to a developer and hopefully bring much needed housing to Bangor. I will share your note and keep you in the loop as we move forward

Thanks so much
Patty

Patty Hamilton APRN
(she, her, hers)
Public Health Director, City of Bangor
103 Texas Ave. Bangor, Me. 04401
207.992.4550/207.944.1197



CITY OF BANGOR

From: Ahern, Danielle <Danielle.Ahern@Bangor.com>
Sent: Tuesday, January 14, 2020 1:38 PM
To: Hamilton, Patty <patty.hamilton@bangormaine.gov>
Subject: FW: Workforce Housing Opportunity

Hi Patty,

Hope you are well! Scott Oxley shared you note below with Bangor Savings Bank knowing our desire and interest to be part of the solution addressing housing needs in the City as both a large employer and potential investor/funder for projects as it makes sense. The use of opportunity zones is intriguing. If there are ways we can help or participate, please do not hesitate to reach out.

Best,

Danielle

Danielle Ahern | Senior Vice President | Community Development Banking
Bangor Savings Bank | 24 Hamlin Way, Bangor, Maine 04401 | Tel. (207) 262-4938 | Cell (207) 951-4345 | Danielle.ahern@Bangor.com



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The e-mail below is from an external source. Please do not open attachments or click links from an unknown or suspicious source.

Good morning:

As most of you are aware, the City of Bangor has been focusing efforts to address housing needs. I have attached a link to our Housing Report completed last year. Each of your organizations participated along with citizens and other stakeholder groups in the creation of this document.

https://www.bangormaine.gov/filestorage/318/334/6880/Bangor_Housing_Report_Final.pdf

We currently have an opportunity to bring Saxon Developers, who just completed a large housing development in Lewiston, here to Bangor. There is a 50 acre parcel of land in an 'opportunity zone' that could be used to create market rate housing attractive to business, medical, and professional employees. We heard from all of you in our housing workgroup sessions that this is an urgent need for your organizations, especially in terms of employee recruitment and retention. The City has a history of working with this developer and is ready and willing to offer incentives to make this new project work.

I will soon be sending out a letter asking you to sign on in support of this effort. We anticipate inviting you to a meeting with the landowner and developer to demonstrate our need for and commitment to this project.

Please reach out to me if you need more information or have additional questions. Many thanks for your commitment to making Bangor a more attractive place to live and work.

Patty Hamilton APRN

Patty Hamilton APRN
(she, her, hers)

Public Health Director, City of Bangor
103 Texas Ave. Bangor, Me. 04401
207.992.4550/207.944.1197



CITY OF BANGOR



September 8, 2020

James Robbins
Senior Vice President
Community Development Banking and
CRA Officer
Bangor Savings Bank
20 Marginal Way
Portland, ME 04101

Dear Jim,

Thank you so much for your pledge payment of \$50,000 representing Year #2 of your three-year pledge of \$150,000 and your continued support of Avesta's work in creating more affordable housing capacity and services through our signature fundraising effort *The Silver Hearth Fund*. Your contribution will make a meaningful difference in the lives of so many of Maine's senior population who don't have access to the safe, clean, affordable housing that they need or the support services to assist them in their golden years.

Bangor Savings Bank's donation of \$50,000 is incredibly meaningful to us and will make a huge difference as we work to create new units for seniors and provide services such as meals, transportation, and socialization opportunities. Additionally, we will continue to upgrade facilities to provide efficient, sustainable living through capital improvements to our properties.

Michael Rayder, our associate director of development, will be your contact for any public relations or communications that you might want to do. We will provide you with regular updates on the progress that we are making towards our goals and will be diligent about informing all our community investors about our work.

Avesta values the very important partnership that we have with Bangor Savings Bank and is most grateful for the significant contribution that you've made to help us fulfill our mission. We look forward to working with you to address the needs of the most vulnerable members of our population.

Warmest Regards,

Dana Totman
President & CEO

Many thanks, Jim

cc: Robert Montgomery-Rice





Season's
Greetings

James,

Sharing the joy this holiday season!

*Thank you for your service as an esteemed member of the
Board of Directors of CEI Capital Management LLC!*

Happy Holidays!

Jennifer Bisson

CEI Capital Management LLC

has made a gift in your name to

Good Shepherd Food Bank of Maine.

www.feedingmaine.org

Muth, Jay

From: Michael Bush <Michael.Bush@penobscotration.org>
Sent: Tuesday, December 29, 2020 2:34 PM
To: Robbins, James; 'Carl Lakari'; Muth, Jay
Cc: Tobi Goldberg
Subject: RE: Penobscot

Thank you James and Jay! We couldn't have done this without you and Bangor Savings Bank.

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message -----

From: "Robbins, James" <James.Robbins@Bangor.com>
Date: 12/29/20 2:24 PM (GMT-05:00)
To: 'Carl Lakari' <clakari@maine.rr.com>, "Muth, Jay" <Jay.Muth@Bangor.com>
Cc: Tobi Goldberg <Tobi.Goldberg@fhlboston.com>, Michael Bush <Michael.Bush@penobscotration.org>
Subject: RE: Penobscot

WARNING: The email came from an external source. Please verify sender before opening attachments, clicking links, or answering requests for information or money.

This is completed, Carl.

Best,
Jim

James Robbins | Senior Vice President | Community Development Banking and CRA Officer
Bangor Savings Bank | 20 Marginal Way, Portland, ME 04101 | Tel. (207) 541-2787 | Cell (207) 776-9880 | james.robbins@bangor.com

From: Carl Lakari <clakari@maine.rr.com>
Sent: Tuesday, December 29, 2020 11:34 AM
To: Muth, Jay <Jay.Muth@Bangor.com>; Robbins, James <James.Robbins@Bangor.com>
Cc: Tobi Goldberg <Tobi.Goldberg@fhlboston.com>; Michael Bush <Michael.Bush@penobscotnation.org>
Subject: Penobscot

Jim and Jay - you will receive our closeout today I believe for sending on to the FHLBB. Can you send that on quickly? Perhaps by tomorrow?

Hope all is well!!

Thanks!

Carl

Carl Lakari
207-671-9248

Project management, affordable housing, youth empowerment and education