

MAINE BUREAU OF FINANCIAL INSTITUTIONS
CERTIFICATE TO TRANSACT BUSINESS OF RIVERGREEN BANK
KENNEBUNK, MAINE

I, the undersigned Superintendent of Financial Institutions of the State of Maine, do hereby certify that Rivergreen Bank, a corporation duly organized under the provisions of Title 9-B M.R.S.A., Chapter 31, and located in Kennebunk in the County of York and the State of Maine, has received one-hundred percent (100%) of its capital contributions in cash and that the corporation has complied with all requirements imposed by law and in the Certificate of Public Convenience and Advantage issued September 23, 2002 . Now, therefore, pursuant to Title 9-B M.R.S.A. §313-A(1), Rivergreen Bank is hereby authorized to transact the business for which it was organized.

IN WITNESS WHEREAS, I have hereunto set my hand as Superintendent of Financial Institutions, at Gardiner in the County of Kennebec, and the State of Maine, this thirteenth day of March in the year of our Lord, two thousand and three.

/s/ Howard R. Gray, Jr.
Superintendent