

BUREAU OF FINANCIAL INSTITUTIONS
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
STATE OF MAINE

CERTIFICATE OF MERGER BETWEEN GARDINER SAVINGS INSTITUTION,
FSB, GARDINER, MAINE AND FIRST CITIZENS BANK, PRESQUE ISLE,
MAINE WITH GARDINER SAVINGS INSTITUTION, FSB BEING THE
RESULTING INSTITUTION

This is to certify that the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine has duly received an executed plan and agreement of merger dated July 26, 2006 by and between Gardiner Savings Institution, FSB, whose principal office is located in Gardiner, Kennebec County, Maine and First Citizens Bank, whose principal office is located in Presque Isle, Aroostook County, Maine, together with the resolutions of the governing body of the respective institutions duly approving the plan and agreement of merger, each duly certified by the president and clerk of each institution. Gardiner Savings Institution, FSB is a banking organization duly organized under the laws of the United States and First Citizens Bank is a banking organization duly organized under the banking laws of the State of Maine. Gardiner Savings Institution, FSB has filed a statement that the participating institutions have complied with all applicable federal laws and regulations.

Upon receipt of such statement, I caused an investigation to be made, and it appears that all requirements of law relating to the merger of First Citizens Bank with and into Gardiner Savings Institution, FSB have been complied with; now, therefore, be it known that the merger has been effected in accordance with the merger plan dated July 26, 2006, and that the charter of First Citizens Bank is hereby terminated.

Be it further known that the merger is effective close of business January 12, 2007.

/s/ Lloyd P. LaFountain III
Superintendent
Gardiner, Maine
January 12, 2007