STANDARD LEASE APPLICATION: NON-DISCHARGE

1. APPLICANT CONTACT INFORMATION

Applicant	Norumbega Oyster		
Contact Person	Eric Peters		
Address	19 Snow Rd		
City	Nobleboro		
State, Zip	Maine, 04555		
County	Lincoln		
Telephone	207-380-8158		
Email	Eric.e.peters@gmail.com		
Type of Application	☒ Draft Application [submitted before scoping session]	☐ Final Application [submitted after scoping session]	
Dates	Pre-Application Meeting: 4/23	Draft Application Submitted:	Scoping Session:
Payment Type	Draft Application: ☐ Check (included) ☐ Credit Card	Final Application: ☐ Check (included) ☐ Credit Card	

Note: T*he email address you list here will be the primary means by which we will contact you. Please provide an email address that is checked regularly. If you do not use email, please leave this blank.*

2. PROPOSED LEASE SITE INFORMATION

Location of Proposed Lease Site	
Town	South Bristol
Waterbody	Damariscotta River
General Description (e.g. south of B Island)	South of Merry Island on the eastern shore of the river
Lease Information	
Total acreage requested (100-acre maximum)	9.74 acres
Lease term requested (20-year maximum)	20 year
Type of culture (check all that apply)	☐ Bottom (no gear) ☒ Suspended (gear in the water and/or on the bottom)
Is any portion of the proposed lease site above mean low water?	☐ Yes ☒ No

Note: If you selected yes, you need to complete the steps outlined in the section titled: "Landowner/Municipal Permission Requirements".

3. GROWING AREA DESIGNATION

Directions: Information for growing area designations can be found here: https://www.maine.gov/dmr/shellfish-sanitation-management/closures/index.html

Growing Area Designation (e.g. WL):	WQ
Growing Area Section (e.g. "A1"):	A

Note: If you are proposing to grow molluscan shellfish in waters classified as anything other than open/approved, you will need to contact the Bureau of Public Health to discuss your plans at the following email: DMRPublicHealthDiv@maine.gov

4. SPECIES INFORMATION

A. Please complete the table below and add additional rows as needed.

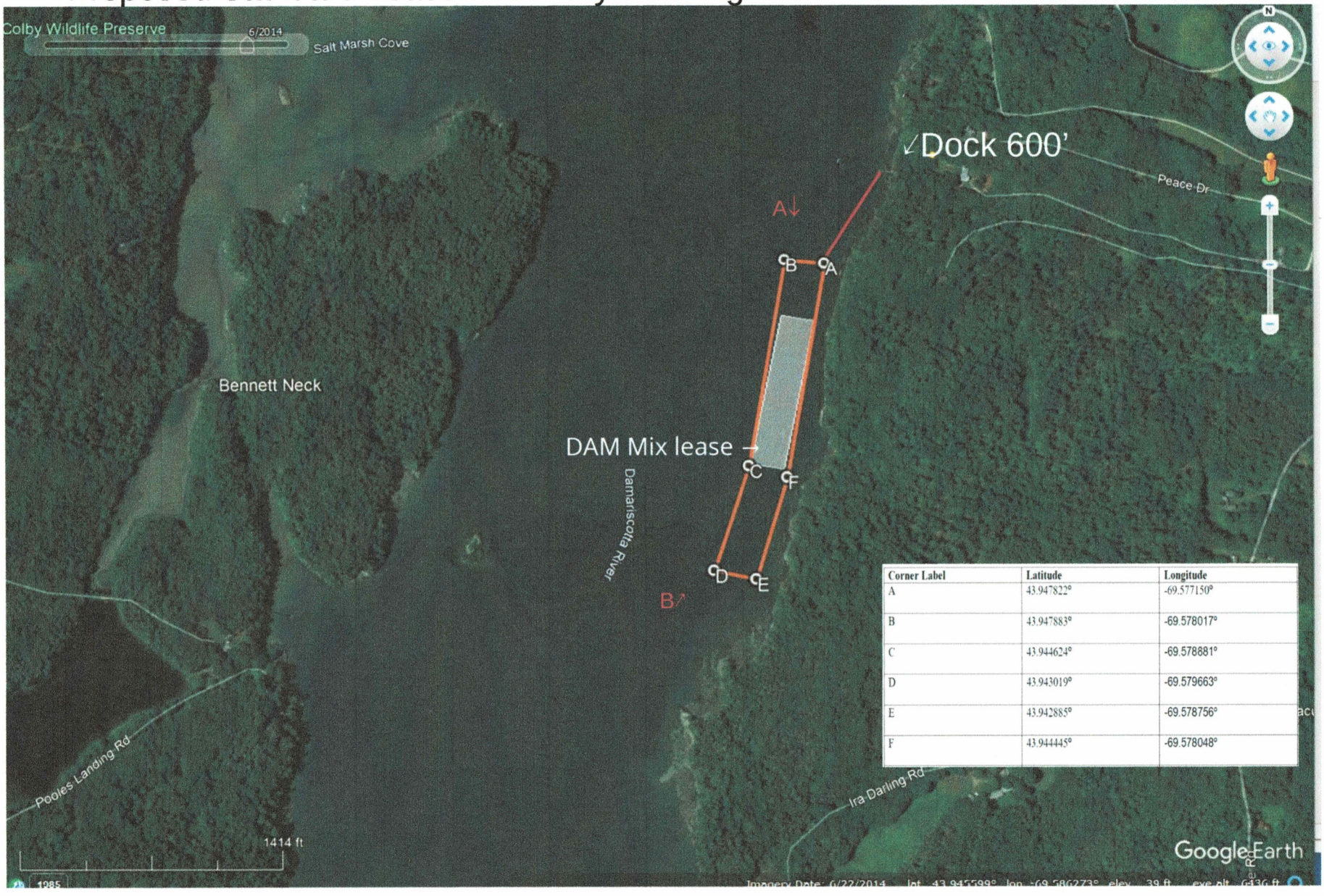
Name of species to be cultivated (*include both common and scientific names*)**:**	**Name and address of the source of seed stock or juveniles**	**Maximum number (or biomass) of organisms you anticipate on the site at any given time**
1. Crassostrea virginica Eastern American Oyster	Muscongus Bay Aquaculture	2,000,000
2.		
3.		
4.		
5.		

B. Do you intend to possess, transport, or sell whole or roe-on scallops? ☐ Yes ☒ No

If you answered "yes" please contact the Bureau of Public Health to discuss your plans at the following email: DMRPublicHealthDiv@maine.gov

Note: If you are proposing to grow molluscan shellfish, this application also serves as your written operational plan as required in the National Shellfish Sanitation Program (NSSP) Model Ordinance Chapter 2 and must be maintained in your files. If you wish to submit an operational plan separate from this application, please contact: DMRPublicHealthDiv@maine.gov

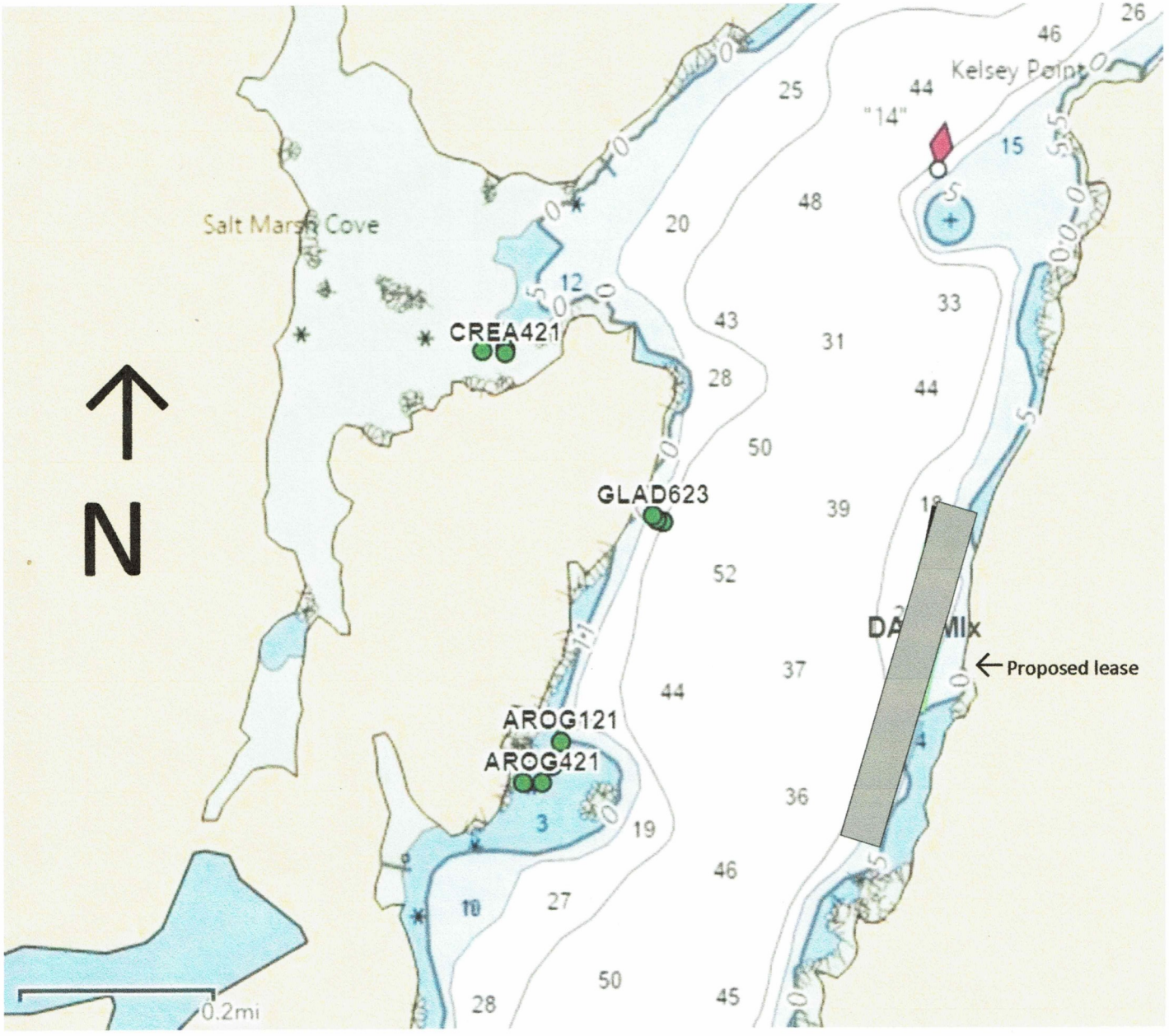
Proposed Standard Lease Boundary Drawing



Corner Label	Latitude	Longitude
A	43.947822°	-69.577150°
B	43.947883°	-69.578017°
C	43.944624°	-69.578881°
D	43.943019°	-69.579663°
E	43.942885°	-69.578756°
F	43.944445°	-69.578048°

WGS84

Vicinity Map



7. SITE DEVELOPMENT

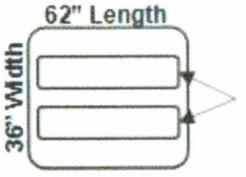
Gear Table:

Specific Gear Type *(e.g. soft mesh bag)*	**Dimensions** *(e.g. 16"x20"x2")*	**Time of year gear will be deployed** *(e.g. Spring, Winter, etc.)*	**Maximum amount of this gear type that will be deployed on the site** *(i.e. 200 cages, 100 lantern nets, etc.)*	**Species that will be grown using this gear type**
Growout cage #1	36"x62"x24"	Year round	1500	Crassostrea Virginica
Growout Cage #2	36"x62"x52"	Year Round	150	Crassostrea Virginica
ADPI mesh bag	36"x18"x3"	Year Round	9000	Crassostrea Virginica
Buoy Marker	18"x7.5"	Year Round	6-14	Crassostrea Virginica
Helix Anchor	10"x3/4"x5'	Year Round	70	Crassostrea Virginica

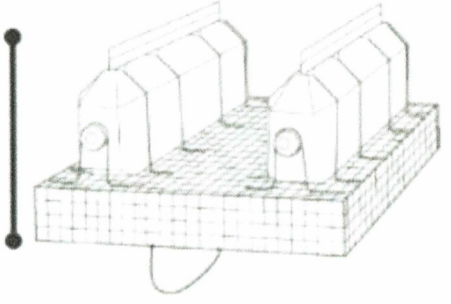
GEAR DRAWING

OYSTERGRO 6-PACK





Submersible Floats

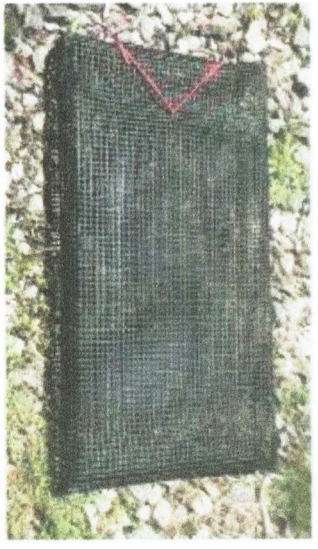


24" Depth



Cage #2
36"x62"x52"

ADPI oyster bag



ADPI oyster bag
18"x36"x3"



Helix Mooring
Galvanized steel
12,000lb rating
10' screw
¾" diameter
5' length



Yellow
H: 18"
W: 7.5"
lease
Coordinate
marker

OVERHEAD VIEW

9.74 Acres

Growout cages # 1, # 2

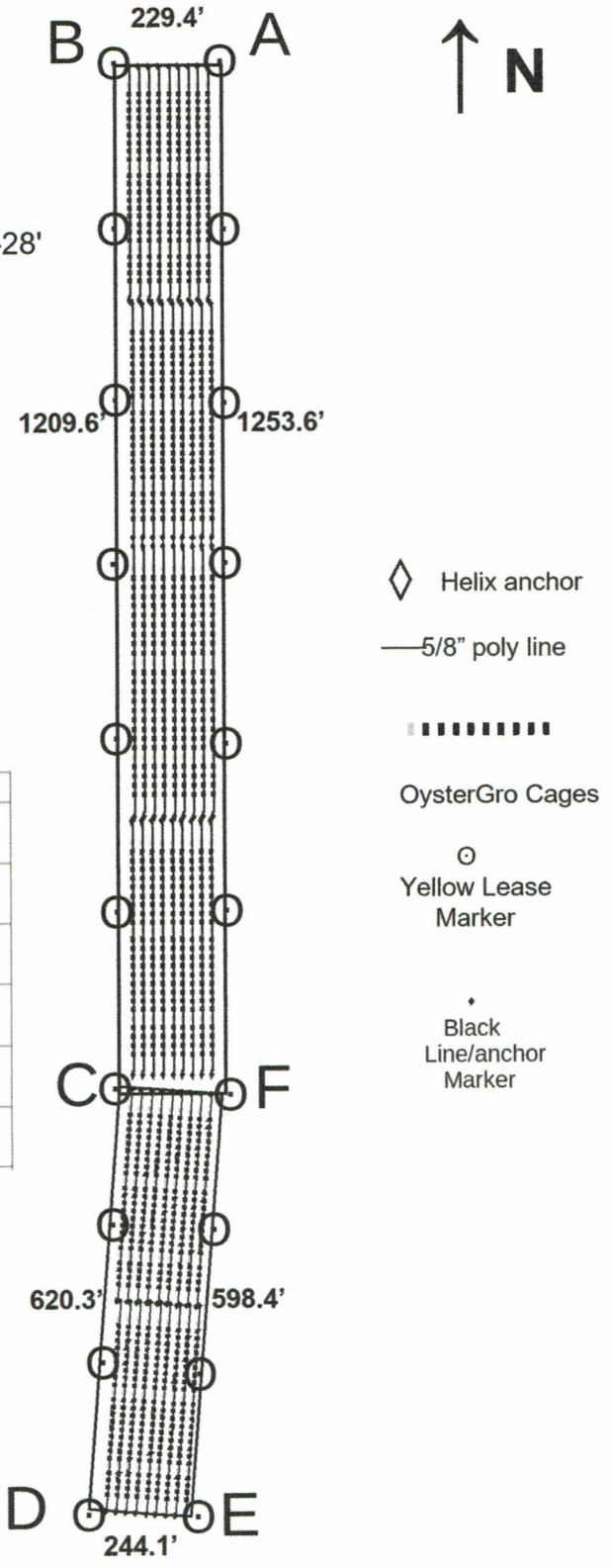
25 Oyster Growout cages per line

6 sets of 9 rows of lines spaced appoximately 25'-28' apart
Each line would contain a maximum of 25 cages
Spaced 8' apart (1500 cages max.)

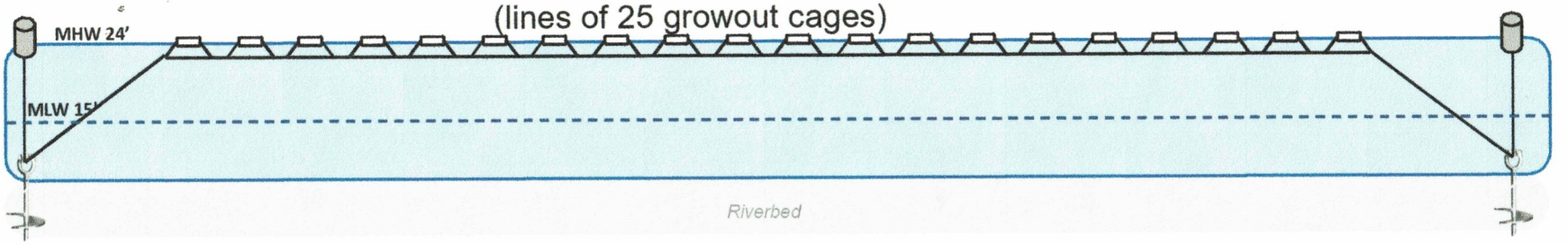
The outside anchors have 30' scope
From anchor to the 1st cage. The
Middle sets of anchors are utilized by
Both lines and have 20'-25' of scope
Between cage and anchor.

#2 Grow out cages would be located on East Side of lease.

Corner Label	Latitude	Longitude
A	43.947822°	-69.577150°
B	43.947883°	-69.578017°
C	43.944624°	-69.578881°
D	43.943019°	-69.579663°
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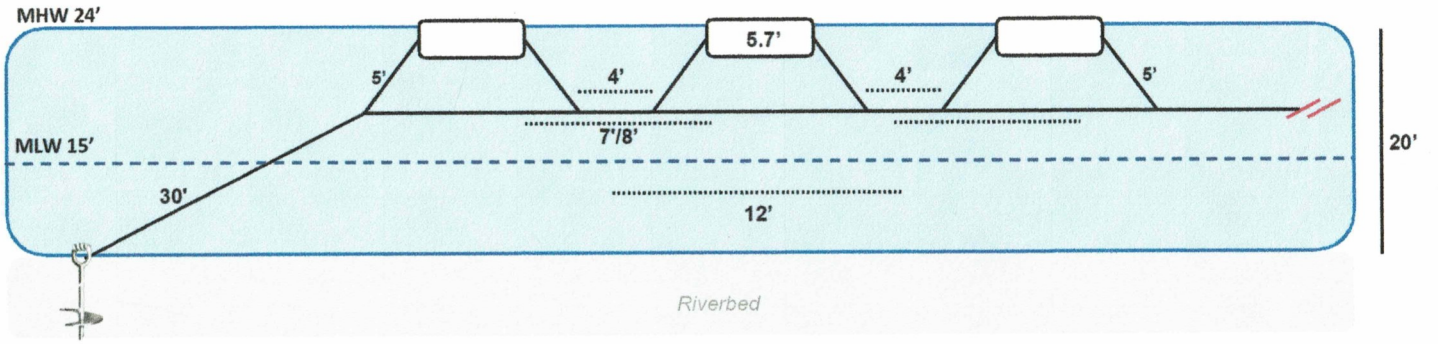


CROSS-SECTION VIEW: IN-SEASON (April – November)
(lines of 25 growout cages)

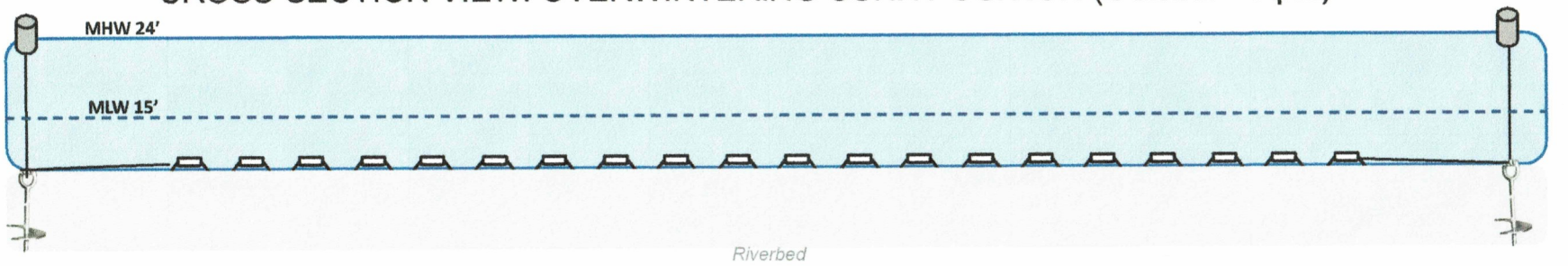


TO SCALE CROSS-SECTION VIEW: IN-SEASON (April – November)

- 5/8" poly sink line
- 10" screw, ¾" shaft helix mooring
- Growout cages



CROSS-SECTION VIEW: OVERWINTERING SUNK POSITION (October – April)



Views do not represent actual number of cages
(actual number is 25 growout cages per line)

C. On-Site Support Structures

1. Describe structures such as barges, sheds, etc., to be located on-site. Provide a schematic and indicate the dimensions, including height above sea level, materials, etc.
Ther will be no structures located on-site.

2. Describe the storage and use of oil, gasoline, or other hazardous materials on site. If petroleum products are to be stored on site, provide a spill prevention plan.
There will be no storage of oil, gas, or other hazardous material on-site.

D. Gear Color

Provide the color of the gear and structures proposed to be used at the lease site.
The corner markers will be yellow depicting the lease boundaries. The buoys marking individual lines will be black. The cages are equipped with black floats.

E. Equipment Layout

Vantage point A



Vantage point B



Red mark on Boundary Drawing depicts vantage points

F. Marking

Will you be able to mark your site in accordance with DMR regulations, Chapter 2.80? In part, this requires marker buoys which clearly display the lease ID and the words SEA FARM to be located at each corner of the lease. Effective January 1, 2023, marker buoys need to be yellow and host reflective material. ☒ Yes ☐ No If you answered no, explain why and suggest alternate markings.

Note: If a lease is granted, you will also be required to mark the site in accordance with appropriate
US Coast Guard Regulations. If you have questions about US Coast Guard Regulations contact: 1st Coast Guard District, Aids to Navigation Office (617-223-3293).

8. PRODUCTION ACTIVITIES

Directions: If you are cultivating more than one species, you will need to provide the following information for each species. Please attach additional pages if needed.

A. Please explain your proposed seeding activities. What months will seeding occur and how often will you be onsite to seed during this time.
"seeding" will occur in April, May, June, and July. This will occur 2-3 days a week in April and May. And then 1 day a week in June and July depending on sizes and number of oysters in the overall farm system.

B. Please explain your proposed tending/maintenance activities.
"tending /maintenance activities" will entail Flipping cages 180 degrees to dry cages out from the fouling that naturally occurs when they are submerged in the water. Periodic inspections of cages will also occur.

C. How frequently will you visit the site for routine tending/maintenance (i.e. flipping cages, etc.)?
"tending /maintenance activities" will occur 1-2 days per week where the cages are flipped dried and then flipped back over the following day. This process usually takes several hours each day.

D. Describe the harvesting techniques you will use. If you plan on using a drag, please provide the dimensions.
Harvesting consists of pulling up to the cages in a boat and pulling the bags located inside the cages out. These bags of oysters will be sorted for sizes and the redistributed either to sales or back into cages for continued grow-out.

E. How often will you be at the site during harvesting periods?

Harvesting will occur mostly August thru April 1- 2 days per week.

F. Will gear be on the site year-round? ☒ Yes ☐ No

G. Describe any overwintering or "off season" plans for the site. For example, will you remove gear from the site and/or deploy gear in different areas within the proposed site? Please include where gear or product will be located if removed from the site.

Most of the gear will remain the same as on season. There is the possibility that some of the gear would be sunk for the winter season (see cross sectional view). The gear would only be removed from the site if it has been damaged and or needs replacement gear. The gear that is removed will be removed to the Norumbega facility located in Edgecomb.

H. Please provide details on any predator control techniques you plan to employ.

None will be deployed.

I.	Suspended culture gear can attract birds that roost on the gear and defecate, potentially creating a pollution source impacting shellfish held within the gear. In order to comply with the National Shellfish Sanitation Program (NSSP) Model Ordinance (MO), DMR is requiring that applications for the suspended culture of shellfish include a description of mitigation or deterrent measures to minimize the potential pollution impacts of birds at the proposed site. If appropriate, include sketches or photos that clearly depict those measures put into practice. Examples may include: • Submerging suspended gear and associated product at a depth sufficient to deter roosting for two weeks before harvest • Attaching physical deterrents (i.e. zip ties) to gear • The site is proposed for the culture of seed only • The site is proposed for the culture of adductor-only scallops (i.e. no other shellfish species would be grown on the site) • Proposed gear would always be suspended below the surface of the water at a depth sufficient to deter roosting (i.e. as is common for scallop lantern nets)
Predator control employed on this lease will be: 1) Attaching physical deterrents (cable ties) to the cages 2) Cages are routinely flipped keeping cages clean which deters birds from setting on the gear 3) Product is harvested from the lease site and then relocated to a final growout stage where birds are not an issue.	

9. NOISE AND LIGHT

Directions: If a question does not pertain to your proposed operations, please write "**not applicable**" or "**N/A**".

A.	What type of boats will be used on the site? When and how often will these vessels be on the site?
Three types will be used on the lease site. 1) Small skiffs (16' or less) will be used for periodic maintenance. 2) 30-35' Aluminum skiffs used for seeding and harvesting 2-3 days per week year round 3) 24 ' custom pontoon boat for weekly cage flipping and drying (Once per week 2-3 hours)	

B. What type of powered equipment (e.g. generator, power washer, grading equipment, barges, etc.) will be used on the site? When and how often will the equipment be used?
Powered equipment will consist of Electric hauler to pull cages up for seeding and harvesting. Gas powered Power washer for monthly cleaning of #2 Cages (1- 2 days, 4-6 hrs/day)

C. Specify how you intend to reduce noise levels from the boats and other powered equipment.
Boat motors are all 4 stroke engine which are relatively quite Gas powered washer is contained in noise reducing box.

D. Provide the number, type (whether fixtures are shielded), wattage and location of lights, other than those used for navigation or marking, that will be used at the proposed lease site.
N/A

E. Indicate under what circumstances you might work at your site beyond daylight hours.
N/A

10. CURRENT OPERATIONS

Directions: If a question does not pertain to your proposed operations, please write "**not applicable**" or "**N/A**".

A. Describe your existing aquaculture operations, including the acronyms of all active leases and/or licenses.
Norumbega is a working Oyster aquaculture company. Norumbega has several working leases (DAMPPN, DAMHIS, DAMMIx, DAMDUx) .

B. What are your plans for any existing leases and/or Limited Purpose Aquaculture (LPA) licenses if the lease is granted? Will any existing leases and/or LPA licenses be relinquished if the lease is granted? If so, please indicate which ones.
DAMMIx would be relinquished

11. ENVIRONMENTAL CHARACTERIZATION

Directions: Using your knowledge of the area, describe the environment of the proposed lease site. Be sure to include units of measurement in your answers (i.e. feet, cm/s).

A. What are the approximate depths at mean low water?
Depths Vary from the Northeast corner depth at around 5' at low water to the Southwest corner at 33'.

B. What are the approximate depths at mean high water?
Approximate depths at high tide are 12' to 40'

C. Provide the approximate current speed and direction during the ebb and flow.
3-5 knots NE to SW direction.

D. The following questions (D.1 through D.6) may be answered in writing or by submitting

a video. If you plan to submit a video, please contact the Department prior to video collection.
1. What are the bottom characteristics (mud, sand, gravel, rock, ledge or some mix, etc.)?
The bottom characteristics are composed of mud. The Northern most border has some harder substrate consisting of mud and rocks.
2. Describe the bottom topography (flat, steep rough, etc.).
The bottom topography is mostly flat with a slow incline to the western border of the lease.
3. Describe marine organisms by species or common names. Based on your personal observations or other sources of information, are these species abundant, common, or rare?
Diving in the lease area for the past 5 years I have observed Green crab,shrimp and hermit crabs (common).
4. Are there shellfish beds or fish migration routes in the surrounding area? If so, please describe.
No
5. Describe the presence and extent of submerged aquatic vegetation, i.e. eelgrass, within the proposed lease area. Please include the date of this observation along with the method of observation. If submerged aquatic vegetation is observed, please also describe the abundance below and sketch the limits of the beds in the vicinity map.
No submerged aquatic vegetation was observed in the proposed lease area. These observations have been made over the past 5 years of periodic diving for experimental lease set up and maintanence.

6. Describe the general shoreline and upland characteristics (rocky shoreline, forested, residential, etc.)
Rocky shoreline that extends into forested uplands to the East of the proposed lease.

E. Is your proposed lease located within a Maine Department of Inland Fisheries and Wildlife designated Essential Habitat?

☐ Yes ☒ No

Note: The location of Essential Habitats in the State of Maine, along with information on how projects within these areas are reviewed, can be found here: https://www.maine.gov/ifw/fish-wildlife/wildlife/endangered-threatened-species/essential-wildlife-habitat/index.html

If a project is located within an Essential Habitat, applicants are strongly encouraged to contact the MDIFW Environmental Review Coordinator (John.Perry@maine.gov, phone: 207-287-5254) prior to application submission.

F. Describe ice formation in the winter months at the proposed site.
I have been working on the Damariscotta river since 1999. In those 25 years I have not yet seen ice form in the proposed lease area.

Note: Description of ice should incorporate data such as water temperature or ice out date over a ten-year period or observations over several (no less than 5) recent winters from the harbormaster, a municipal official such as a shellfish warden, local harbor committee, Marine Patrol Officer, fishing/aquaculture industry members, or the applicant.

Stating "no ice observed last year" will not be accepted as a complete answer.

12. EXISTING USES

A. Describe the existing uses of the proposed area in questions A.1 through A.5 below. Please include the a) type b) time of year c) frequency and d) proximity to the lease site for each existing use.

1. Commercial Fishing

Commercial lobstering exists in the channel to the West of the proposed lease April- Dec.90-95% of this activity begins approximately 400-feet to the east and extends well into the channel. There have been very few traps observed in the proposed lease for the last 4 years.

2. Recreational Fishing

No recreational fishing in the area

3. Boating Activities (please also include the distance to any navigable channel(s) from your proposed site at low water)

The proposed lease is located about 600 feet to the East of the main channel. A lot of traffic occurs in the summer months in this channel. Traffic in the channel consists of both commercial and recreational vessels of all sizes traveling up and down the river. The proposed lease is immediately adjacent to the deep water depth contour of this channel.

4. Ingress and egress (i.e. coming and going) of shorefront property owners within 1,000 feet of the proposal (e.g. docks, moorings, landing boats on shore, etc.)

None. The eastern edge of the lease is located 100 feet off riparian shoreline. The are no observed access points from the shoreline. The shoreline has a steep gradient into the woods. There are 2 residential docks and 2 moorings approxamatly 600 feet from the northern edge of the proposed lease.

5. Other uses (kayaking, swimming, etc.)

None observed

B. Are there private docks, moorings, or other access points within 1,000 feet of the proposed lease? If yes, please include approximate distance from the proposed lease.
There are 2 docks located to the North of the proposed lease. The first is falling apart and is 420' to the North The other is 600' to the North and has moorings and boats on it every summer.

C. Are there public beaches, parks, docking facilities or federally, state, or municipally conserved lands within 1,000 feet of the proposed lease site? If yes, please describe and include approximate distances from proposed lease.
No

D. Are there any Limited Purpose Aquaculture (LPA) licenses or aquaculture leases within 1,000 feet of your proposed lease site? If yes, please list their acronyms below. Current and pending aquaculture leases and active LPA licenses may be found here: https://www.maine.gov/dmr/aquaculture/leases/index.html
No

13. RIPARIAN LANDOWNERS AND SITE ACCESS

A. See Tax map and Tax map (close up) on page 26 and 27

B. Will your access to the lease area be across riparian land?

☐ Yes ☒ No

Note: If you selected yes, you will need to complete the landowner permission requirements included in "Landowner/Municipal Permission Requirements" of this application.

C. How will you access the proposed site?
Proposed site will be accessed by water

D. How will your proposed activities affect riparian ingress and egress?
Presently the activities will not affect riparian ingress and egress. In the event that the landowner does decide to need access to and from the channel the system is set up in a way to allow access to the shorefront in 250'-300' ingress and egress access lanes. This is accomplished by eliminating certain banks of cage lines.

STATE OF MAINE
DEPARTMENT OF MARINE RESOURCES
21 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0021

JANET T. MILLS
GOVERNOR

PATRICK C. KELIHER
COMMISSIONER

– RIPARIAN OWNERS LIST –

*THIS LIST MUST BE **CERTIFIED** BY THE TOWN CLERK*

On this list, please include the map number, lot number, and the current owners' names and mailing addresses for all shorefront parcels within 1,000 feet of the lease site. It is the applicant's responsibility to assemble the information for the Town Clerk to certify. The Town Clerk *only* certifies that the information is correct according to the Town's records. Once you have completed the form, ask the Town Clerk to complete the certification section below. If riparian parcels are located within more than one municipality, provide a separate, tax map and certified riparian list for each municipality.

TOWN OF: Bristol

MAP #	LOT #	Landowner name(s) and address(es)
28	12 ✓	Leslie C Bolster 45 Prentiss Cove Rd Walpole, ME 04573
28	11 ✓	Karla Williams & N Hofmeister 53 East 66th street NY, NY 10021
28	09 ✓	University of Maine Darling Marine Center Walpole, ME 04573
28	14-A ✓	Mallory, Christopher & Kristin P.O. Box 144 Walpole, ME 04573
28	14 ✓	Durgin, Paul & Ellen 7 Peace Drive Walpole, ME 04573

CERTIFICATION

I, Jill Barbera, Town Clerk for the Town of South Bristol, certify that the names and addresses of the property owners listed above, as well as the map and lot numbers, are those listed in the records of this municipality and are current as of this date.

SIGNED: Jill Barbera DATE: 7-30-2024

OFFICES AT 32 BLOSSOM LANE, MARQUARDT BUILDING, AUGUSTA, MAINE
http://www.Maine.gov/dmr
PHONE: (207) 624-6550 FAX: (207) 624-6024

14. TECHNICAL CAPABILITY

Provide information regarding professional expertise. Attaching resume or documentation of practical experience necessary to accomplish the proposed project would satisfy this requirement.
Norumbega has been successfully operating on the Damariscotta River for 20 years. Norumbega has been slowly growing from year to year. All its employees are well trained, experienced, and very respectful of the environment and people in and around the river.

15. FINANCIAL CAPABILITY

A. Financial Capability

Please provide a letter from a financial institution indicating the applicant has an account in good standing. **Note:** Any financial information you submit with your application is part of the public record. Please exercise discretion when submitting financial information.
See back page

B. Cost Estimates

Please provide cost estimates of the proposed aquaculture activities.
The equipment has already been purchased by Norumbega Oyster. The cost from this point forward would be the initial purchase of seed from a hatchery which is between $45,000-$55,000 per year. From that point it would be maintenance/repair and payroll expenses from 1 year to the next.

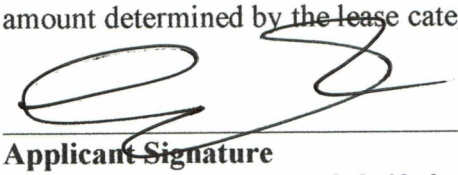
16. ESCROW ACCOUNT OR PERFORMANCE BOND

Check the category that describes your operation:

Check Here	Lease Category	Amount of Required Escrow or Performance Bond
☐	**No gear/structure, no discharge**	$500.00
☐	**No gear/structure, discharge**	$500.00
☐	**≤ 400 square feet of gear/structure, no discharge**	$1,500.00
☒	**>400 square feet of gear/structure, no discharge**	$5,000.00*
☐	**Gear/Structure, discharge**	$25,000.00

*DMR may increase the bond/escrow requirements for leases with more than 2,000 square feet of structure.

I, Eric Peters have read DMR Aquaculture Regulations Chapter 2.64(10) (D) and if this proposed lease is granted by DMR, I will either open an escrow account or obtain a performance bond, in the amount determined by ~~the lease~~ category.



Applicant ~~Signature~~ 9/11/24 **Date**

Note: *Add title if signing on behalf of a corporate applicant.*

ADDITIONAL APPLICANTS: Each applicant must sign this section indicating that they will open an escrow account or obtain a performance bond. Use the space below for additional persons listed on the application. You may attach additional pages, if necessary.

I, (*printed name of applicant*) _____ have read DMR Aquaculture Regulations Chapter 2.64(10) (D) and if this proposed lease is granted by DMR, I will either open an escrow account or obtain a performance bond, in the amount determined by the lease category.

_____ _____

Applicant Signature **Date**

Note: *Add title if signing on behalf of a corporate applicant.*

17. APPLICANT SIGNATURE PAGE

I hereby state that the information included in this application is true and correct. I have also read and understand the requirements of the Department's rules governing aquaculture and the application instructions pertaining to the standard lease process.

Printed name: Eric Peters

Title (*if corporate applicant*): President

Signature: _____ Date: 9/11/24

18 U.S.C. Section 1001 provides that: Whoever, in any manner within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals, or covers up any trick, scheme, or disguises a material fact or makes any false, fictitious or fraudulent statements or representations or makes or uses any false writing or document knowing same to contain any false, fictitious or fraudulent statements or entry, shall be fined not more than $10,000 or imprisoned not more than five years or both.

Note:

- All applicants must sign and date this page. Please use the space below, if additional signatures are required.
- Corporate applicants, please be sure to include the title(s) (i.e. President, Treasurer, etc.) of the individual(s) signing on the company's behalf.

Additional Applicant:

Printed name: _____

Title (*if corporate applicant*): _____

Signature: _____ Date: _____

18. LANDOWNER/MUNCIPAL PERMISSION REQUIREMENTS (*if applicable*)
Directions: If any portion of the site is intertidal, you need to complete the steps outlined below.

Step I: Obtain written permission from all intertidal landowners.

Obtain written permission from all intertidal landowners. Pursuant to 12 M.R.S.A. §6072(4)(F), the applicant must submit written permission of every riparian owner whose land to the low water mark will be used. The written permission needs to include the parcel and lot number of the shorefront owner(s), whose intertidal property the proposed site occupies, as recorded on the riparian landowner list.

Step II: Determine if the municipality where your site is located has a shellfish conservation program.

Pursuant to 12 MRSA §6072(3) *In any municipality with a shellfish conservation program under section 6671, the Commissioner may not lease areas in the* ***intertidal zone*** *within the municipality without the consent of the municipal officers.*

If the municipality where the proposed lease site is located has a shellfish conservation program, it is your responsibility to obtain consent for the proposed lease site from the municipal officers (i.e. the selectmen or councilors of the town, or the mayor and aldermen or councilors of a city.) Consent means a majority vote of the municipal officers as recorded in a public meeting.

It is your responsibility to contact the municipality and determine if they have a shellfish conservation program. Best practices would include discussing your plans with shellfish committee members, but *only the consent of municipal officers is required*.

Does the municipality, where the proposed site is located, have a shellfish conservation program? ☐ Yes ☐ No

If you answered yes, please attach documentation from a public meeting demonstrating that a majority of municipal officers have consented to your proposal.


Property Ma
South Bristo
Maine
1 inch = 400 feet
Feet
0 200 400 800
Legend
Current Parcels
Adjacent Maps
Ponds
sub parcel lines
Easements
Private Roads
Public Roads
Road Class
Secondary
Local
Private
Wetlands (NWI)
Streams
Tidal Waters
Intertidal rocks and
For Assessment Purposes O
Not a Boundary Survey
Not to Be Used for Conveya
Edgecomb
Clark Cove
Clarks Cove

Tax Map (Close up)



Bangor
Savings Bank

You matter more.

July 31, 2024

RE: Norumbega Oysters
19 Snow Rd
Nobleboro ME 04555

To whom it may concern,

Please be advised that the account of Norumbega Oysters (Eric Peters) is in good standing.

Should you have further questions regarding this account please let me know.

Thank you.

Sincerely,

Brynne A.H. Whitney
Vice President, Branch Manager II
NMSL#1468690

Bangor Savings Bank
PO Box 999 | 619 Main St
Damariscotta ME 04543
(p) 207-248-4226
Bangor Savings Bank NMLS #449200
Brynne.Whitney@Bangor.com