

MAINE BUREAU OF FINANCIAL INSTITUTIONS
SUPERINTENDENT'S
NOTICE TO INTERESTED PARTIES

This is to inform you that we have received an application, pursuant to 9-B, MRSA Chapter 34, from Northeast Bank, FSB, Auburn, Maine to convert to a Maine-chartered universal bank with the name Northeast Bank.

You may submit written comments on this application to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or electronically through the Bureau of Financial Institutions' Web site at <http://www.maine.gov/financialinstitutions> . A hearing on this application will be held by the Bank Superintendent, as provided in 9-B MRSA Section 252, upon receipt of a bona fide and reasonable request. The Bureau will accept written comments and requests for a hearing through Monday, May 3, 2004. The Superintendent's decision on this application will be based on the decision-making criteria set forth in 9-B MRSA Section 253.

/s/ Howard R. Gray, Jr.
Superintendent
Gardiner, Maine
March 31, 2004