

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 101, from First National Lincoln Corporation, Damariscotta, Maine to acquire by merger FNB Bankshares, Bar Harbor, Maine and thereby acquire The First National Bank of Bar Harbor, Bar Harbor, Maine, a wholly-owned subsidiary of FNB Bankshares. The First National Bank of Bar Harbor will then be merged into The First National Bank of Damariscotta, a wholly-owned subsidiary of First National Lincoln Corporation.

The public is invited to 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 Superintendent of the Bureau of Financial Institutions, 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 Friday, November 5, 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/ Colette L. Mooney
Acting Superintendent
Gardiner, Maine
October 1, 2004