

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 87, from Down East Credit Union, Baileyville, Maine to merge Bowdoinham Federal Credit Union, Bowdoinham, Maine with and into Down East Credit Union. Down East Credit Union has also filed a bylaw amendment notice to expand its field of membership to include persons who live, work, worship or attend school in Knox County, Sagadahoc County and the municipalities of Brunswick, Freeport and Harpswell. The requested expanded field of membership, except for Knox County, is the field of membership of Bowdoinham Federal Credit Union.

You may submit written comments on the merger 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/pfr/financialinstitutions/index.shtml>. A hearing on the merger 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 Saturday, June 9, 2007. The Superintendent's decision on the merger application will be based on the decision-making criteria set forth in 9-B MRSA Section 253.

Comments on the field of membership expansion will not be accepted inasmuch as that notice is not an application process subject to the decision-making process set forth in 9-B MRSA Section 252. However, as required by 9-B MRSA Section 814(1)(B), the Superintendent will provide notice to interested parties on the decision on the bylaw amendment.

Lloyd P. LaFountain III
Superintendent
Gardiner, Maine
May 4, 2007