

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 35, for Spinnaker Trust, Portland, Maine to merge with and into Ram Trust Company, Portland, Maine ("Ram"), under the name of Spinnaker Trust. The Bureau has also received an application filed by Robert C. S. Monks, pursuant to Title 9-B MRSA §1015, to acquire approximately 49% of Ram. The ownership change will occur prior to the merger of Ram and Spinnaker Trust.

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/pfr/financialinstitutions/index.shtml>. 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 Friday, May 25, 2012. The Superintendent's decision on these applications will be based on the decision-making criteria set forth in 9-B MRSA Section 253.

/s/ Lloyd P. LaFountain III
Superintendent
Gardiner, Maine
April 24, 2012