

## Programs and Services

Mutual Rewards Savings  
 Mutual Rewards Checking  
 Mutual Rewards Visa Debit Card  
 Overdraft Protection  
 Deposit Transfer  
 Direct Deposit  
 Certificates of Deposit  
 Mortgages  
 Fixed Rate Home Equities  
 Lines of Credit  
 Internet Banking  
 Commercial Accounts  
 And More!

## Locations

**Main Office**  
 254 Main Street  
 Biddeford, ME 04005  
 207-284-5906

**Alfred Street Branch**  
 417 Alfred Street  
 Biddeford, ME 04005  
 207-282-8991

**Waterboro Branch**  
 Route 202  
 846 Main Street  
 Waterboro, ME 04087  
 207-247-3031

**Commercial Banking Center**  
 234 Main Street  
 Biddeford, ME 04005  
 207-284-5906

**Scarborough Branch**  
 360 U.S. Route 1, #102  
 Scarborough, ME 04074  
 207-883-3004




Welcome to  
**"Share the Profits"**  
 banking



**Biddeford Savings**

*A whole new equation*

[www.biddefordsavings.com](http://www.biddefordsavings.com)

MEMBER FDIC  EQUAL HOUSING LENDER

October 2006

# MUTUAL REWARDS®

Enjoy your share!



**Biddeford Savings**

*A whole new equation*

# MUTUAL REWARDS

## Biddeford Savings— a whole new equation!

At Biddeford Savings we're a "mutual" bank. We treat our customers like owners. Unlike larger banks, we don't send dividend checks to out-of-state shareholders; instead, through our Mutual Rewards Program, we share our profits with you!

Getting started is easy. When you open a personal or business interest bearing checking or savings account at Biddeford Savings, you are automatically enrolled. As you open additional accounts – mortgages, home equity accounts, lines of credit, certificates of deposits, money market accounts – your share of the profit grows.



## The larger your relationship the greater your profit share



Three sample Mutual Rewards customers

This chart illustrates hypothetical account balances and simple interest calculations. For example, Customers #1, 2, and 3 have \$1,000 average balances in their checking accounts, Customers #2 and 3 have a \$200,000 mortgage, Customer #3 has an additional \$50,000 CD and \$20,000 Home Equity Loan at current rates.

## Enjoy your share!

In today's world most banks offer little interest on their checking accounts. At Biddeford Savings we offer a way for you to get more. As a mutual bank we're committed to sharing profits directly with our customers. Any customer in good standing with a Mutual Reward Checking or Savings account is eligible to receive their share of these funds. The graph above illustrates that the larger your relationship with us the greater your profit share.

Under the Mutual Reward program the bank plans to identify a portion of annual profits to be distributed to its customers. Each customer's Mutual Reward will be prorated as a percentage of the total interest paid to them on deposit accounts and interest paid by them on loan accounts. The Mutual Reward will be credited to the customer's base (Mutual Reward) account by the end of January. The amount of dollars in the pool will be based on the overall earnings and financial health of the bank and the program may be modified, suspended or eliminated at any time. Payment of the Mutual Reward is at the sole discretion of the Board of Directors based on the financial condition of the bank, its capital needs, regulatory requirements and any other factors the Board determines appropriate. Visa Debit Cards and points are for non-PIN transactions. You are not eligible to receive the Mutual Reward if you do not have an interest bearing checking account (NOW) or savings account or if your account(s) are not in good standing (not more than 3 overdraft returns and no loans 30 days overdue at any time during the calendar year). Loans purchased, overdraft loans, and accounts without a SS# or TIN# are not eligible.

## Mutual Rewards Visa Debit Card The small card with BIG rewards!



Our Mutual Rewards Visa Debit Card gives you points for every debit card purchase you make—one point for every two dollars you spend. Redeem your points easily by phone or online. Get airline miles, gift certificates from national retailers, and unique offers on car rentals, hotels and cruise packages.