



success takes
VISION

A N N U A L R E P O R T 2 0 1 7



SINCE 1866



Norway Savings Bank has a long, storied history of positively impacting the three main pillars of our business—customers, employees and communities. I'm pleased to report that 2017 was another successful year with strong financial performance, meaningful improvements and further investments in our people and communities.

Financial Performance

Of course, solid financial results are a critical element to our success and longevity. In addition to the long-term relationships we have with our loyal customers, a key success indicator is our capital, which reached another new high in 2017 and is among the strongest in Maine. We are proud to note that we received the Bauer Financial 5-Star rating—a distinction we've earned for 28 years in a row.

Core earnings strength continued in 2017, enabling us to complete the termination of our pension plan, a process we began in 2010. Over the past several years, thousands of companies around the country have exited traditional pension plans in favor of enhanced 401(k) plans due to the volatility and complexity in managing such plans. Had it not been for the one-time charge we absorbed in making the final termination of the pension plan, we would have set another earnings record of over \$11 million.

As a community bank, our financial strength lies in the lending that helps drive the Maine economy—from \$100 million in loans we provided to small businesses to the \$125 million lent to individuals and families for personal and residential needs. To demonstrate our upward trend, consider these stats: in 2017, Norway's business loan portfolio grew 6.4% and residential mortgages grew 5.85%.

We also pride ourselves on the sage advice and sound financial management we provide through the Asset Management Group. In 2017, the Group added dozens of new relationships, while helping hard-working Mainers protect their assets and grow their investment portfolios.

Community Impact

Norway's dedication to our communities is a pillar of strength and pride. It's also a commitment which the Federal Deposit Insurance Corporation (FDIC) recognized with its highest rating—an "Outstanding"—during the 2017 Community Reinvestment Act (CRA) exam. This is notable, as only 10% of banks receive this distinction.

It's no wonder we received the honor, with nearly \$470,000 in donations and sponsorships provided to

when you see the world in **COLOR**

Maine-based non-profits and 5,500 hours of documented employee volunteer time—with a heavy emphasis on financial literacy. Thirty-one employees volunteered their time in 2017 to share their knowledge on this important topic with children and adults in our communities.

Work Culture

Long before “work culture” became the buzzword of modern HR departments, Norway Savings began building a company-wide culture based on achievement and support. In the early 2000s, Norway’s first Culture Steering Team was created and it’s been full steam ahead ever since. We’re proud that current and past employees identify Norway’s culture as one of the top reasons to work for the Bank. This year, we built a new website to promote not only our career opportunities, but also to profile specific employees who embody the Norway culture. Visit our website to view stories and videos to see “What a Banker Looks Like.”

Customer Experience

Providing an exceptional banking experience has been a major part of Norway’s DNA for years, and as we move into the future, digital technology is a significant focus. The website continues to evolve and improve—this year, we added a section dedicated to Commercial Banking offerings, providing an easy-to-use web-form for interested business owners to get in touch with a lender. Visit www.norwaysavings.bank/lets-talk to find out more.

2017 was a busy year for improving customer experiences, internal efficiencies and overall communications for the Bank. Customers can now use

their Norway Savings Bank debit card through Apple Pay, Samsung Pay and Google Pay to make purchases quickly and securely in stores and online. Last spring, customers began receiving better, more functional and aesthetically pleasing account statements. To accommodate our growth, we completed extensive renovations at 1200 Congress Street in Portland, adding new training space, more offices and video conferencing. Branches prepared for the installation of a new transaction system, which makes your trip to the bank much more efficient.

Employee Wellness

Recognizing that employee wellness contributes to the overall success of the Bank, Norway offers a dedicated health coach. This unique and substantive benefit allows all employees to have recurring, one-on-one sessions to focus on their individual health-related goals. To respond to potential on-the-job heart-related incidents, Automated External Defibrillators (AEDs) were installed, employees were trained and more than 30 employees received First Aid/CPR/AED certification. As a result of these and many other wellness initiatives, Norway was awarded the Gold Level for the 2017 Work Healthy! Program through the Healthy Oxford Hills Coalition and Healthy Androscoggin.

When we say “**Success takes vision,**” we are referring to the hard work and dedication of our employees, customers and communities. I’d like to take this opportunity to say a heart-felt “thank you” and extend my best wishes for a prosperous 2018!

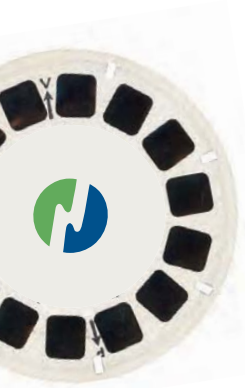
—Patricia Weigel, President & CEO

great things happen.

YES!

is a word that doesn't like to wait.

Partnering with Norway Savings Bank means you're working with people who understand the importance of an answer when you have a question. Because we get that your business is your vision. And your success is ours.



Thompson's Point

Portland, Maine

You remember what Thompson's Point used to be? Rusty, dirty, smelly. It takes real vision to see that space and think it can be a neighborhood. When Chris Thompson came to us with his plan, we instantly saw what he saw and have been happy to help make his vision a reality ever since.

Fiber & Vine

Norway, Maine

When we saw Kim Hamlin opening a store on Main Street in Norway that would sell fiber and wine we had only one thing to say—yes, please! Since then we've had the privilege to not only be her bank, but her partner in making Norway a better community for all who live here.



Animal Refuge League

Westbrook, Maine

300,000 households. 4,000 animals. 14 municipalities. Of course numbers will never do justice to how great their impact is. To say we're proud to partner with the Animal Refuge League of Greater Portland is an understatement. It's such a privilege to help those who help pets find a forever home.



Running a family business has its own unique set of challenges as well as perks. We get it, and do our best by Linda and Walt, being a real partner every step of the way. Because their degree of high quality ingredients and service deserves banking on the same level.

“It’s been very important to have a lender who sees our vision and is there to help.”

Walt and Linda Manchester
The Good Life Market
Raymond, ME

your **SUCCE**E

NORWAY BANCORP, MHC

STATEMENT OF CONDITION

Annual statement as of December 31, 2017

ASSETS	12/31/17	12/31/16
Cash on Hand and in Banks	\$34,578,794	\$37,233,010
United States Government Bonds & Agencies*	\$18,212,141	\$9,747,361
Mortgage-Backed Securities*	\$13,181,614	\$17,052,007
Municipal Bonds*	\$18,458,156	\$18,834,666
Corporate Stock*	\$46,657,426	\$50,551,310
Residential Real Estate Loans	\$463,208,716	\$452,432,730
Commercial Real Estate Loans	\$336,539,745	\$321,054,703
Business Loans	\$63,535,626	\$56,589,321
Other Loans	\$63,488,092	\$52,107,245
Allowance for Loan Loss	(\$8,027,260)	(\$8,308,693)
Federal Funds Sold	\$707,605	\$504,995
Real Estate Owned	\$40,915,765	\$39,461,429
Furniture & Equipment	\$5,350,313	\$4,905,350
Investments in Unconsolidated Subsidiaries	\$0	\$0
Goodwill & Other Intangible Assets	\$6,848,435	\$6,729,129
Other Assets	\$30,689,826	\$33,708,948
Total Assets	\$1,134,344,994	\$1,092,603,511
LIABILITIES		
Amount Due Depositors	\$923,157,126	\$900,144,183
Other Liabilities	\$14,109,015	\$12,194,739
Other Borrowings	\$31,990,013	\$27,219,592
Reserve Funds & Undivided Profits	\$165,088,840	\$153,044,997
Total Liabilities	\$1,134,344,994	\$1,092,603,511

*Listed at market value

This statement has not been reviewed or confirmed for accuracy or relevance by the FDIC.

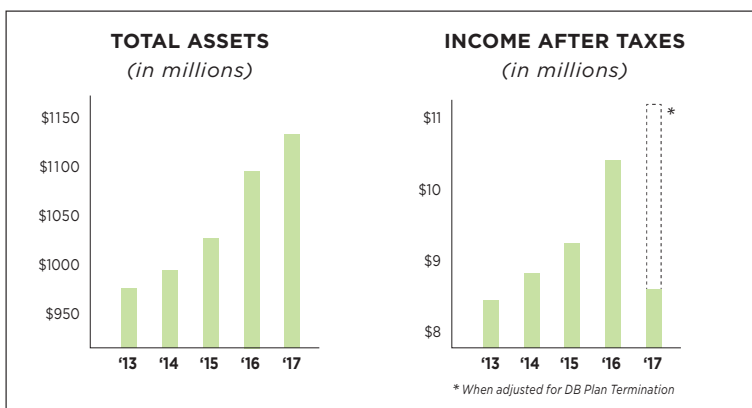
SS is ours

STATEMENT OF OPERATIONS

For the year ended December 31, 2017

GROSS OPERATING INCOME

Interest on Bonds	\$1,351,014
Dividends on Stock	\$1,169,932
Interest on Loans	\$41,950,838
Other Interest Income	\$279,573
Total Interest Income	\$44,751,357
Interest Expense	\$2,560,281
Net Interest Income	\$42,191,076
Other Income	\$8,032,577
Allowance for Loan Loss	\$225,000
Operating Expense Net of DB Plan Termination	\$38,273,521
Core Earnings	\$11,725,132
Security Gains (Loss)	\$3,574,935
Income before Taxes & DB Plan Termination	\$15,300,067
Estimated Income Tax	\$4,159,664
DB Plan Termination - Net of Tax	\$2,451,736
INCOME AFTER TAXES	\$8,688,667



“We love beer so we figured, let’s start a brewery. When we started to grow, we went to Norway Savings Bank, got our first loan, built a relationship, and off we went.”

Daniel and David Kleban
Maine Beer Company
Freeport, ME



Maine Beer Company is no longer a secret to beer lovers across Maine and the country. Cheers, fellas—we raise a Peeper to you!

OFFICERS

EXECUTIVE

Patricia Weigel, President & CEO
Pamela Veilleux, Assistant Vice President,
Executive Administration

BUSINESS BANKING

Daniel Walsh, Executive Vice President,
Senior Commercial Banking Officer
Carolyn S. Thomas, Senior Vice President,
Commercial Credit Administration
Melissa E. Babineau, Vice President,
Cash Management Manager
Pamela J. Bowerman, Vice President,
Commercial Loan Officer
Janice Brown, Assistant Vice President,
Commercial Loan Administrator
Tici Conant, Assistant Vice President,
Commercial Loan Administrator
Jack Day, Regional Vice President,
Commercial Loan Officer
Talley Estes, Assistant Vice President,
Commercial Loan Administrator
Richard R. Flagg, Regional Vice President,
Commercial Loan Officer
Ethan Gamage, Assistant Vice President,
Commercial Portfolio Manager
Pamela Gaudet, Assistant Vice President,
Commercial Loan Administrator
Peter H. Godsoe, Regional Vice President,
Commercial Loan Officer
Noel Graydon, Regional Vice President,
Commercial Loan Officer
Pamela DiPietro Hale, Vice President,
Commercial Loan Officer
Anita Hamilton, Assistant Vice President,
Senior Commercial Credit Analyst
Robert C. Harville, Vice President,
Commercial Loan Officer
Donny Hinkley, Assistant Vice President,
Commercial Loan Officer
Dana Myles, Vice President,
Commercial Loan Officer
Bruce Ottman, Vice President,
Commercial Credit Manager
Ian Pullen, Vice President,
Commercial Loan Officer
Janet S. Ross, Vice President,
Special Assets Officer
Todd Schryer, Assistant Vice President,
Commercial Appraisal Reviewer

PERSONAL BANKING

Darci Hamm, Senior Vice President,
Retail Banking
Jennifer Bell Corbett, Vice President,
Mortgage Sales Manager
Janel Danforth, Assistant Vice President,
Retail Strategies Analyst
Randy Easler, Vice President,
Retail Lending Center Manager

Jill French, Assistant Vice President,
Customer Care Center Manager
Andrea Osgood, Regional Vice President,
Retail Sales Manager
Louis Paquet, Assistant Vice President,
Retail Collections Manager
Terry Seavey, Regional Vice President,
Retail Sales Manager
Debora Ward, Regional Vice President,
Retail Sales Manager

BRANCHES & CONSUMER LENDERS

Iva A. Carroll, Vice President,
Windham Branch Manager
Kristen Charette, Vice President,
Fryeburg Branch Manager
Holly M. Chase, Vice President,
Mortgage Loan Officer
Tina M. Croteau, Vice President,
Mortgage Loan Officer
Kaleigh Gerity Deering, Vice President,
Mortgage Loan Officer
Linette Dehetre, Assistant Vice President,
Auburn Branch Manager
Maria Edwards, Vice President,
Yarmouth Branch Manager
Jason P. Fitzgerald, Vice President,
Market Manager - Kennebunk & Saco
Michael Scott Grass, Assistant Vice President,
Market Manager - Norway & South Paris
Kyle W. Hodgkins, Vice President,
Market Manager - Greater Portland
Karry R. Kane, Assistant Vice President,
Topsham Branch Manager
Jay Kiel, Vice President,
Gray Branch Manager
Kathryn A. Letourneau, Vice President,
Retail & Indirect Loan Officer
Sherrie L. Maietta, Assistant Vice President,
South Portland Branch Manager
Erin L. Nelson, Assistant Vice President,
Market Manager - Bridgton & Naples
William J. Onorato, Vice President,
Scarborough Branch Manager
Gerald Scott Smith, Vice President,
Bethel Branch Manager
Kelly J. Sturmer, Vice President,
Market Manager - Gorham & Standish
Andrea Leigh Wallace, Assistant Vice President,
Mortgage Loan Officer

ASSET MANAGEMENT GROUP

Jennifer Cook, Senior Vice President,
Senior Trust Officer
Teri Bach, Assistant Vice President,
Trust Officer
Brian J. Bernier, Vice President,
Investment Officer

Kurt C. Garascia, Vice President,
Investment Officer
Mary Leavitt, Vice President,
Senior Trust Officer

FINANCE & FACILITIES

Brian Shibles, Executive Vice President & Treasurer
Sharon E. Breytenbach, Assistant Vice President,
Accounting
Michael Noble, Vice President,
Facilities & Purchasing
Charles Williams, Vice President,
Finance & Accounting

HUMAN RESOURCES

Richelle Wallace, Senior Vice President,
Human Resources
Tricia L. Brooks, Assistant Vice President,
Human Resources
Mary Hewett, Vice President,
Employee Development Manager
Amy Marshall, Assistant Vice President,
Senior Employee Development Specialist
Patricia Shields, Vice President,
Human Resources Manager

MARKETING

Karen Hakala, Senior Vice President,
Marketing
Melissa Rock, Vice President,
Communications Officer

RISK MANAGEMENT & OPERATIONS

Steven Whitney, Executive Vice President,
Risk Management, Deposit Operations & IT
Deb McPhail, Senior Vice President,
Deposit Operations
Bobbie-Jo Chase, Assistant Vice President,
Deposit Operations
Janice de Lima, Vice President,
CRA Officer
Rhonda Ferrara, Vice President,
Internal Audit Manager & Compliance Officer
Vicky Libby, Vice President,
Loan Servicing Manager
Christine McMann, Assistant Vice President,
Senior Operational Support Applications Analyst
Barry Towle, Vice President,
Security Officer

INFORMATION TECHNOLOGY

Ann Brett, Senior Vice President,
Chief Technology & Information Security Officer
Ray Charest, Vice President,
IT Network Manager & Administrator
Brenda Moore, Vice President,
IT Mainframe Manager

SENIOR MANAGEMENT



PATRICIA WEIGEL
President & Chief Executive Officer

Pat Weigel joined Norway Savings in 2001 and has worked in the Banking industry for over 30 years, and is also the first female president in the Bank's history. Pat serves on the board of Norway Savings Bank and is currently Vice

Chair of the Maine Bankers Association. She is active in the community and presently serves as board chair of Western Maine Health. Pat is a member of the Professional Development Council of the American Bankers Association (ABA). She is a graduate of Denison University.



JENNIFER COOK **Senior Vice President & Senior Trust Officer**

Jennifer Cook joined Norway Savings in 2005 and has been working with trust and investment management clients for 25 years. Her area of expertise includes estate and financial planning for individuals and nonprofits.

Jennifer graduated from the University of Maine with a Bachelor of Science in Marketing. She attended Cannon Financial Institute and graduated from the Personal Trust Program in 1996 and Personal Trust Graduate Program in 2008. Jennifer earned her designation as a Certified Trust and Financial Advisor (CTFA) in 1997. She is currently serving on the Board of Trustees for Seventy-Five State Street as well as the Finance and Human Resource committees. She is also a member of the Maine Estate Planning Council.



BRIAN SHIBLES
Executive Vice President & Treasurer

Brian Shibles began his career with Norway Savings in 2002, was promoted to Chief Financial Officer in 2006 and was elected Treasurer in 2013. In addition to overseeing the Bank's financial accounting, budget and investments, he is involved in many of the

Bank's strategic initiatives, including asset and liability management, new product development and facilities-related initiatives. In 2008, Brian graduated from the National School of Banking at Fairfield University as class valedictorian.



KAREN HAKALA **Senior Vice President, Marketing**

Karen Hakala joined Norway Savings in 1997. She oversees the Bank's marketing functions and plays an integral role in the Bank's strategic initiatives, including product development, technology implementation, brand development and the design and branding of new branches. Karen has a Bachelor of Science degree in Leadership & Organizational Studies

from the University of Southern Maine. She is also a graduate of the American Bankers Association's School of Bank Marketing and holds a Certified Financial Marketing Professional (CFMP) designation.



DANIEL WALSH **Executive Vice President, Senior Commercial Banking Officer**

Dan Walsh has over 30 years of Banking experience, joining Norway Savings in 1997 as a Vice President & Commercial Lender. As Executive Vice President, Senior Commercial Banking Officer, Dan oversees all commercial Banking functions, including business development, asset quality

and portfolio management. Dan earned a Bachelor of Science in Finance from Salem State University and an MBA from Southern New Hampshire University. He also attended the American Bankers Association National Graduate School of Banking, where he distinguished himself as valedictorian.



DARCI HAMM **Senior Vice President, Retail Banking**

Darci Hamm has worked in the Banking industry for over 20 years and began her career with Norway Savings Bank in 1999. As Senior Vice President & Retail Banking Officer, Darci oversees all retail Banking functions, including branch administration, customer care, retail lending and asset quality. Darci holds a Bachelor of Science degree in Business Administration, graduating from the

University of Maine and the New England School of Banking. Darci serves on the board of Norway Downtown and Maine hOMEworks.



STEVEN WHITNEY **Executive Vice President, Risk Management, Deposit Operations and Information Technology**

Steven Whitney began his career with Norway Savings in 2006 and has been instrumental in the Bank's risk management process. He plays an important role in many of the Bank's strategic initiatives and oversees the Deposit Operations and IT departments.

Steve currently serves on the NEACH (New England ACH) Board of Directors. Steve earned both a Bachelor of Science with Honors in Management and an MBA from Northeastern University. He is also a graduate of the Executive Program at MIT and the Federal Reserve System Leadership Institute at Northwestern University.



DEB MCPHAIL **Senior Vice President, Deposit Operations**

Deb McPhail has worked in the Banking industry for over 35 years. She joined Norway Savings Bank in 1982 and has worked in many positions as she developed her career. As Senior Vice President of Deposit Operations, she oversees and supports electronic and retail services, as well as many other divisions of the Bank. Deb is a graduate of the New England School of Banking and a graduate of the Graduate School of Banking at Colorado.



CAROLYN THOMAS **Senior Vice President, Commercial Credit Administration**

Carolyn Thomas joined Norway Savings in 1999 and has over 30 years of experience in lending and Bank operations. Carolyn oversees the Bank's commercial loan policies, commercial credit underwriting, commercial loan administration, commercial compliance, special assets and the Bank's Loan Operations department. Carolyn has a BA in Math and Economics.



ANN BRETT **Senior Vice President, Chief Technology & Information Security Officer**

Ann Brett joined Norway Savings in 1983 and has been a member of the IT department since 1986. In 2005, she became the Network Administrator and in 2012 was promoted to her current position, where she is responsible

for the overall management of Information Technology and Information Security. Ann holds an Associate's degree in Business Administration, is a graduate of the New England School for Financial Studies and graduated with honors from the National School of Finance, ABA Stonier Program in 2012.



RICHELLE WALLACE **Senior Vice President, Human Resources**

Richelle Wallace joined Norway Savings in 2005 and has over 30 years of progressive human resources, business operations and leadership experience. She aligns talent, resources and projects with the Bank's mission, vision and strategic direction. Richelle has a Master's Degree in Human Resources Development and a Bachelor's Degree in Business Administration. She is an honors graduate of the Graduate School of Banking at Colorado.

Richelle is certified as a Senior Professional in Human Resources (SPHR) and a Senior Certified Professional (SHRM-SCP). She is currently appointed by the Governor to serve on the Maine Worker's Compensation Board.

“I walked into Norway Savings with two children and my business plan, and said, please tell me if this is something that can work.”

Danielle Frechette
River's Edge Spa
Kennebunk, ME



And we looked over and enthusiastically said “yes.” We are so happy Danielle walked through our door. She deserves the same peace of mind she gives to countless women and men just looking to relax.

Norway Bancorp, MHC

CORPORATORS

R. Elizabeth Baird
Angela Bancroft
Mark Bancroft
Lance Bean, CPA
Eugene Benner
Rick Bennett
Brenda Birney
James Chalmers
William Chalmers
Timothy Churchill
Peter Connell
David Cowens
C. Bradley Cummings
Dottie Chalmers Cutter
James Detert
Edward Dilworth III, Esq.
David Dow, Esq.
Rev. John Ellis
Larry E. Farmer, OD
MaryEllen FitzGerald
Edmund Gardner
Todd Gauger, DVM
William Goddard
Stuart W. Goodwin, II
Deborah Hammond-Harlow
Gregory Hardy, MD
Suzanne Hardy
Robert A. Harmon, CPA

David E. Hoisington, CPA
Robert Holden
Debi Irons
William Johnson
Josh Kennison
Jacqueline Kim
Myung Kim, DMD
David Kumaki, MD
Brad Littlefield
David Longstaff
Peter McAlaney
Jill McGowan
Daniel Meyer
Michael Meyer
Ed Michaud
Nancy Michaud
Lisa Miller, MD
Ted Moccia
Shawn Moody
Ted Morton
Tom Morton
Howard Munday
Katy Noonan
Peter W. Oberg
Jay Partridge
John Peters
John Pinto
Jamey Pittman
Gina Poland

Heath Poland
Lloyd Poland
David Preble
Michael Quinn
Lisa Rideout
Brian E. Shibles
Ronald S. Smith, Jr.
Jonathan Spak
John Stevens
William Stockwell
Robert Story, MD
Freda Truman
Peter Warren
Patricia Weigel
Steve Wentworth
Seth Wescott
Marc West
John Weston
Valerie Weston
Nancy Stowell White
William W. White, III
Steven Whitney
John Williams
Wendy Williams
Lou Wood
Tom Wright
David L. Wyman
Holly Young

DIRECTORS

Honorary Directors

Allen Bancroft
Richard Gaisford, CPA
Charles F. Gauger, DVM
Francis H. Shorey
Edward Simensky, CPA

Board of Directors

Eugene Benner
William Chalmers
David Dow, Esq.
MaryEllen FitzGerald
Robert A. Harmon, CPA,
Chairman

David E. Hoisington, CPA,
Vice Chairman
Tom Morton
John Peters
Patricia Weigel,
President & CEO

BRANCH LOCATIONS

Auburn

31 Court Street
Auburn, ME 04210
(207) 782.2700

Bethel

One Parkway, Suite 100
Bethel, ME 04217
(207) 824.4989

Bridgton

1 Harrison Road
Bridgton, ME 04009
(207) 647.3344

Brunswick, Cooks Corner

14 Gurnet Road
Brunswick, ME 04011
(207) 725.4303

Brunswick, Maine Street

83 Maine Street
Brunswick, ME 04011
(207) 725.5591

Falmouth

266 US Route 1
Falmouth, ME 04105
(207) 781.7450

Freeport

8 Mallett Drive
Freeport, ME 04032
(207) 865.6141

Fryeburg

557 Main Street
Fryeburg, ME 04037
(207) 935.2051

Gorham

65 Main Street
Gorham, ME 04038
(207) 222.1502

Gray

1 Libby Hill Road
Gray, ME 04039
(207) 791.2121

Kennebunk

68 Portland Road
Kennebunk, ME 04043
(207) 985.4001

Naples

621 Roosevelt Trail
Naples, ME 04055
(207) 693.6224

Norway, Main Office

261 Main Street
PO Box 347
Norway, ME 04268
(207) 743.7986

Portland, Congress Street

1200 Congress Street
PO Box 8550
Portland, ME 04102
(207) 774.5000

Portland, Exchange Street

120 Exchange Street
Portland, ME 04101
(207) 879.4307

Portland, Forest Avenue

446 Forest Avenue
Portland, ME 04101
(207) 772.0017

Saco

569 Main Street
Saco, ME 04072
(207) 282.6121

Scarborough

158 US Route 1
PO Box 1599
Scarborough, ME 04070-1599
(207) 885.0742

South Paris

7 High Street
South Paris, ME 04281
(207) 743.9771

South Portland

207 Waterman Drive
South Portland, ME 04106
(207) 741.9100

Standish

88 Ossipee Trail East
PO Box 489
Standish, ME 04084
(207) 642.1290

Topsham

47 Topsham Fair Mall Road
Topsham, ME 04086
(207) 725.5950

Windham

10 Franklin Drive
Windham, ME 04062
(207) 892.3339

Yarmouth

688 US Route 1
Yarmouth, ME 04096
(207) 846.8701

“When we started our new building project we knew we needed funding—Norway Savings Bank was our first choice, hands down.”

Patsy Murphy
Animal Refuge League
Westbrook, ME



Each business and non-profit organization has a unique challenge—and the need for a bank unique enough to understand those barriers. Helping those with a strong vision live a life full of color is what we strive for at Norway Savings—because we know yes is a word that doesn't like to wait.

where **COLORFUL** ideas come to life



Personal Banking

- Checking, Savings, CDs & IRAs
- GenGold® Savings Program
- Health Savings Accounts
- Debit/ATM Cards
- Home Mortgages
- Home Equity Lines of Credit
- Construction Loans
- Auto, Boat and Other Personal Loans

Business Banking

- Checking and Savings Accounts
- Debit/ATM Cards
- Cash Management Services
- *InBusiness* Remote Deposit
- Commercial Loans
- Construction Loans
- Lines of Credit
- Equipment Loans
- Agency Guaranteed Loans
- Merchant Services
- Letters of Credit

ColorSuite Technologies

- Internet Banking
- Mobile Banking
- Bill Pay
- e-Statements
- Online Account Opening
- Telephone Banking
- Maine Cash AccessSM ATM Alliance
- Apple Pay, Google Pay and Samsung Pay

Asset Management Group

- Investment Management
- Estate Planning
- Trust Services
- Not FDIC Insured
- No Bank Guarantee
- May Lose Value



1.888.725.2207
norwaysavings.bank
MEMBER FDIC

PO Box 347, 261 Main Street
Norway, ME 04268



LIVE YOUR LIFE IN **COLOR**