

the color in

GIVING



To our customers, employees and communities:

THANK YOU



When reflecting back at the past ten years—from the financial crisis of 2008 to now, we've experienced an unprecedented interest rate cycle and regulatory reforms that have reshaped the economic and banking landscapes. As the current Chair of the Maine Bankers Association, I've traveled around the state in the past year visiting

member bank presidents and CEOs and my assessment is positive. The industry has worked hard to overcome a decade of incredible challenges while focusing on growing our organizations. When Maine banks thrive, our **customers**, **employees** and **communities** prosper as well.

Strong Financial Performance

Here at Norway Savings Bank, 2018 was a record year of financial performance and we attribute our success to our great team of employees and our loyal customers. At the core of banking is relationship-building with businesses, neighbors and nonprofits. We never lose sight of our mission of delivering the best banking experience in Maine and we will continue to work hard to bring more good things—and color—to the communities we serve.

With record earnings in 2018 of \$13.9 million—an increase of 20.3% over 2017—Norway Savings Bank continues to be one of the strongest community banks in Maine. Our capital ratio is solid and we received the Bauer Financial 5-Star rating—a distinction we've earned for 29 years in a row.

Much of Norway's success is tied to our considerable growth in lending. In 2018, residential loans to families and individuals grew 5.89% and business loans were up over 5%. Consumer loan balances also grew, reflecting strong activity

in marine and recreational vehicle financing. It's this lending that drives the Maine economy—and for that reason, we are especially proud of these numbers.

In today's modern world, consumers have many choices when it comes to finding a home for their deposits. To compete, we rely heavily on our incredible branch staff members, whose service, diligence and knowledge continue to drive positive deposit growth for the bank. In fact, our deposits grew 4.64% in 2018.

Norway's Asset Management Group continues to add clients and assets under management with sound, sage advice, proactive service and a can-do attitude that drives positive investment results.

Enhanced Customer Experience

With consumer expectations continuing to grow and evolve, particularly in the field of electronic services, Norway is poised to deliver. Our new Digital Delivery Team, comprised of employees from throughout the bank, strategically assesses customer technology and makes recommendations on improvements and upgrades. One of the primary technology standards we set for ourselves is to deliver in a "mobile-first/mobile-only" fashion. This simply recognizes that most people use their mobile device exclusively (vs. a personal computer) to do their banking.

If you are a Mobile Solutions user, you have probably noticed the impactful upgrades we made over the last year - from adding easy, on-device enrollment and allowing you to add a Bill Payee to eliminating the Popmoney fee. We've made it easier than ever to move money, make payments and manage accounts.

In 2018, we introduced the NSB Cards App, which integrates into our Mobile Solutions App, enabling consumers to monitor and manage their debit card. You can even use the App to turn your card off if you suspect fraud. Because security is top of

mind for most of our customers, we've seen unprecedented growth in adoption since its launch in September.

And now, applying for a mortgage has never been more convenient! In October 2018, we introduced a mobile-friendly site for consumers to complete a mortgage application. We're sure you'll appreciate the new streamlined mobile interface and easy-to-use workflow. To find out more, visit the Mortgage page at norwaysavings.bank.

The in-branch experience has also received an upgrade. If you frequent branches, you'll have noticed that our new transaction software system makes your trip much more efficient. In addition, the Topsham branch received a fantastic facelift and is now poised to deliver a more customer-focused and service-driven experience.

Improved Employee Wellness

At Norway Savings, our employees take special pride in their wellness. We continue to offer employees one-on-one coaching with a dedicated health coach, and we've seen health costs stabilize and, more importantly, overall health metrics improve. Many NSB employees have not only changed their lifestyles and habits but have encouraged their family members to make better choices as well. And this past year, we've made it even easier to stay active! By waiving the fees to use our in-house gyms, we hope that more employees will use them more often.

We also recognize that part of wellness is financial fitness. That's why, in May, we held an all-day wellness fair dedicated to providing tips on financial planning, creating budgets and reducing debt. I'm particularly proud of these accomplishments and the bank will continue to invest in these important initiatives.



The Color in Giving

With over 104,000 hours of volunteered employee time, and almost \$4 million provided in local donations and sponsorships since 2008, our genuine community spirit—**the color in giving**, thrives. To celebrate our successful year, in November, we allocated \$100,000 for “surprise” donations to organizations throughout the NSB footprint and made house calls to deliver the news. You may have seen the video showing real-time reactions on our Facebook page. The wide smiles, joyful tears and sheer jubilation were enough to tug on anyone's heartstrings.

At the end of the day it isn't just about numbers. A kind word, a friendly hello—we know the best service comes with real relationships and we work tirelessly to help our communities, businesses and customers thrive through both prosperous and challenging times. Our success is a testament to our communities, customers and employees. As Norway Savings continues to invest in all three of these stakeholder groups, I am confident that we will all succeed in 2019 and beyond!

—Patricia Weigel, President & CEO

SHARING

our success

We are a bank. Our business means we work in the financial world. We are also neighbors. And that means we serve the communities we call home. Living here, specifically in Maine, means you do more to help. In 2018, we did just that. On these pages and throughout this report, we've highlighted a few of the causes we support—a true reflection of the fabric and the diverse needs of our communities.

There are a lot of ways to measure a year—we feel hours volunteered and money donated are two pretty good ways to start.

Alan Day Community Garden



NORWAY

We are proud to support its Youth Leadership Program, which teaches middle and high school students how to plant, tend, harvest and prepare healthy, delicious meals using the produce from the garden.



Barbara Bush Children's Hospital



PORTLAND

Last March, several NSB employees had the honor of participating in the Barbara Bush Children's Hospital Radiothon. The fundraiser raises hundreds of thousands of dollars for the care of Maine's most vulnerable kids.

SHARING

our success

Maine Country Music Hall of Fame & Museum



MECHANIC FALLS

We are proud to support the Maine Country Music Hall of Fame & Museum, which honors the greats of Maine's country music heritage. Their impressive collection of memorabilia celebrates more than 100 singers, songwriters, producers and others with ties to the industry.



Tree Street Youth



LEWISTON

Tree Street Youth provides food aid, job training, after-school programs and college prep to deserving kids of all ages. We're proud to be a significant supporter of their new children's center.



Ronald McDonald House



PORTLAND

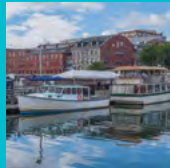
The NSB team from South Portland volunteered their time in the Ronald McDonald House kitchen, preparing meals for families with kids being cared for in local Portland hospitals.

Greater Portland Landmarks



GREATER PORTLAND

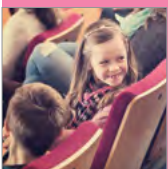
Norway supports GPL's educational programs, whose goal it is to preserve and revitalize Portland's legacy of historic buildings. Our support helped them hire 4 summer interns to conduct building surveys throughout the city.



Riding to the Top



WINDHAM



We are proud that Norway Savings has supported Riding to the Top, a therapeutic riding center, since the mid-1990s.

Hundreds of people with mental and physical challenges have benefited from their programs.

our **BEST** year yet

NORWAY BANCORP, MHC

STATEMENT OF CONDITION

Annual statement as of December 31, 2018

ASSETS	12/31/18	12/31/17
Cash on Hand and in Banks	\$26,965,806	\$34,578,794
United States Government Bonds & Agencies*	\$28,005,626	\$18,212,141
Mortgage-Backed Securities*	\$16,648,670	\$13,181,614
Municipal Bonds*	\$17,240,544	\$18,458,156
Corporate Stock*	\$44,030,413	\$46,657,426
Residential Real Estate Loans	\$490,474,071	\$463,208,716
Commercial Real Estate Loans	\$348,907,527	\$336,539,745
Business Loans	\$72,645,491	\$63,535,626
Other Loans	\$85,274,627	\$63,488,092
Allowance for Loan Loss	(\$8,316,224)	(\$8,027,260)
Federal Funds Sold	\$720,838	\$707,605
Real Estate Owned	\$39,677,902	\$40,915,765
Furniture & Equipment	\$5,095,035	\$5,350,313
Goodwill & Other Intangible Assets	\$6,836,935	\$6,848,435
Other Assets	\$33,069,430	\$30,689,826
Total Assets	\$1,207,276,691	\$1,134,344,994
LIABILITIES		
Amount Due Depositors	\$965,955,410	\$923,157,126
Other Liabilities	\$14,236,833	\$14,109,015
Other Borrowings	\$53,357,060	\$31,990,013
Reserve Funds & Undivided Profits	\$173,727,388	\$165,088,840
Total Liabilities	\$1,207,276,691	\$1,134,344,994

*Listed at market value

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

our **BEST** year yet

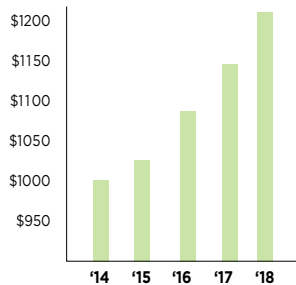
STATEMENT OF OPERATIONS

For the year ended December 31, 2018

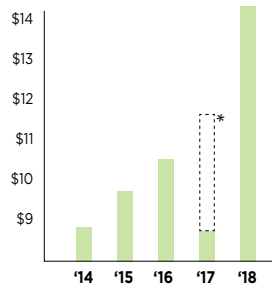
GROSS OPERATING INCOME

Interest on Bonds	\$1,683,543
Dividends on Stock	\$1,156,406
Interest on Loans	\$46,600,758
Other Interest Income	\$306,028
Total Interest Income	\$49,746,735
Interest Expense	\$3,460,992
Net Interest Income	\$46,285,743
Other Income	\$8,350,452
Allowance for Loan Loss	\$550,000
Operating Expense	\$40,476,396
Core Earnings	\$13,609,799
Security Gains (Loss)	\$3,590,653
Income before Taxes	\$17,200,452
Estimated Income Tax	\$3,266,269
INCOME AFTER TAXES	\$13,934,183

TOTAL ASSETS
(in millions)



INCOME AFTER TAXES
(in millions)



* When adjusted for DB Plan Termination

Avesta Housing, Fox School



PARIS

Norway participated in a multi-year campaign to support the renovation of the former



Mildred M. Fox Elementary School. The school was transformed into affordable senior housing, addressing a great need in Maine.

Rightstart



OXFORD HILLS

For 28 years, NSB employees have helped put smiles on the faces of hundreds of children and families in need during the holidays. This year funds raised for Rightstart helped more than 600 children and teens throughout the Oxford Hills.



OFFICERS

EXECUTIVE

Patricia Weigel, President & CEO

Pamela Veilleux, Assistant Vice President,
Executive Administration

BUSINESS BANKING

Daniel Walsh, Executive Vice President,
Senior Commercial Banking Officer

Melissa E. Babineau, Vice President,
Cash Management Manager

Shawn Baldwin, Vice President,
Commercial Credit & Administration Officer

Gary Bellegarde, Vice President,
Commercial Loan Officer

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

Janice de Lima, Vice President, CRA Officer

Talley Estes, Assistant Vice President,
Commercial Loan Administrator

Richard R. Flagg, Regional Vice President,
Commercial Loan Officer

Nate Franck, Vice President,
Commercial Credit Manager

Pamela Gaudet, Assistant Vice President,
Commercial Loan Administrator

Peter H. Godsoe, 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

Jessica Lilly, Assistant Vice President,
Sageworks Administrator

Dana Myles, Vice President,
Commercial Loan Officer

Vincent Osgood, Assistant Vice President,
Commercial Loan Officer

Holly Pepin, Vice President,
Commercial Loan Officer

Ian Pullen, Vice President,
Commercial Loan Officer

Todd Schryer, Assistant Vice President,
Commercial Appraisal Reviewer

PERSONAL BANKING

Darci Hamm, Executive Vice President,
Senior Retail Banking Officer

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

Kristen Charette, Vice President,
Fryeburg Branch Manager

Holly M. Chase, Vice President,
Mortgage Loan Officer

Tina M. Croteau, 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 S. 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,
Mortgage Loan Officer

Kathryn A. Letourneau, Vice President,
Retail & Indirect Loan Officer

Sherrie L. Maietta, Assistant Vice President,
Mortgage Loan Officer

Christine L. Munroe, Assistant Vice President,
Market Manager - Maine Street & Cooks Corner, Brunswick

Erin L. Nelson, Assistant Vice President,
Market Manager - Bridgton & Naples

William J. Onorato, Vice President, Market Manager
South Portland & Scarborough

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,
Vice President, Controller

Michael Noble, Vice President,
Facilities & Purchasing

Charles Williams, Vice President,
Finance & Treasury Manager

HUMAN RESOURCES

Richelle Wallace, Senior Vice President,
Senior Resources Officer

Tricia L. Brooks, Assistant Vice President,
HR Compliance & Benefits Administrator

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,
Marketing & Communications Officer

OPERATIONS, BUSINESS INTELLIGENCE & SECURITY

Deb McPhail, Senior Vice President,
Deposit Operations & BSA Officer

Heather Adams, Assistant Vice President,
BSA Program Analyst

Bobbie-Jo Chase, Assistant Vice President,
Deposit Operations

Vicky Libby, Vice President,
Business Intelligence Manager

Christine McMann, Assistant Vice President,
Senior Operational Support Applications Analyst

Barry Towle, Vice President, Security Officer

RISK MANAGEMENT & AUDIT

Carolyn S. Thomas, Senior Vice President,
Chief Risk Officer

Rhonda Ferrara, Vice President,
Risk Manager & Compliance Officer

Michelle Morse, Assistant Vice President,
Internal Audit Manager

INFORMATION TECHNOLOGY

Ann Brett, Senior Vice President,
Chief Technology & Information Security Officer

Ray Charest, Vice President,
IT Network Manager & Administrator

Ryan Dillingham, Assistant Vice President,
Assistant Network Manager & Administrator

Frank Farrell, Assistant Vice President,
Systems Administrator & Assistant Mainframe Manager

Brenda Moore, Vice President,
IT Mainframe Manager

SENIOR MANAGEMENT



PATRICIA WEIGEL
President & Chief Executive Officer

Pat Weigel has worked in the banking industry for over 30 years. She joined Norway Savings in 2001 and is the first female president in the Bank's history. Pat serves on the boards of Norway Savings Bank, Western Maine Health, the American Bankers Association and is currently Chairman of the Maine Bankers Association. Pat is also a member of the Professional Development Council of the American Bankers Association (ABA). She is a graduate of Denison University.



DARCI HAMM Executive Vice President,
Senior Retail Banking Officer

Darci Hamm has worked in the banking industry for over 20 years. She began her career with Norway Savings Bank in 1999. Darci plays an important role in many of the bank's strategic initiatives, while overseeing all retail banking functions, including branch administration, customer care, retail lending, asset quality and the Deposit Operations department. Darci holds a Bachelor of Science in Business Administration from the University of Maine. She is also a graduate of the New England School of Banking. Darci serves on the board of Norway Downtown and Maine hoMEworks.



BRIAN SHIBLES
Executive Vice President & Treasurer

Brian Shibles began his career with Norway Savings in 2002. He 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. He also works closely with the bank's Asset Management Group and Information Technology Department. In 2008, Brian graduated from the National School of Banking at Fairfield University as class valedictorian.



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 lending, commercial cash management, loan servicing and Community Reinvestment Act activities. Dan earned a Bachelor of Science in Finance from Salem State University and an MBA from Southern New Hampshire University. He is also a graduate of the American Bankers Association National Graduate School of Banking, where he distinguished himself as valedictorian.



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 was promoted to her current position in 2012 where she is responsible for the overall management of Information Technology and Information Security. Ann holds an Associate's degree in Business Administration from Andover College, 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.



JENNIFER COOK Senior Vice President,
Senior Trust Officer

Jennifer Cook joined Norway Savings in 2005. She has been working with trust and investment management clients for more than 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 where she 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 as the Chair of the Board for Seventy-Five State Street and is a member of the Maine Estate Planning Council.



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 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. She holds a Certified Financial Marketing Professional (CFMP) designation.



DEB McPHAIL Senior Vice President,
Deposit Operations & BSA Officer

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. In her current role, she oversees and supports BSA, electronic and deposit services, as well as many other divisions of the bank. Deb is a graduate of University of Maine at Augusta with an associate's degree in Secretarial Science and Business, the New England School of Banking and the Graduate School of Banking at Colorado.



CAROLYN THOMAS Senior Vice President,
Chief Risk Officer

Carolyn Thomas joined Norway Savings in 1999. She has more than 30 years of experience in lending, bank operations and risk. Carolyn oversees the bank's risk, compliance, commercial credit, commercial loan administration and special assets departments. Carolyn is a graduate of the University of Rhode Island with a Bachelor of Arts in Math and Economics. Carolyn is on the Board of the Equality Community Center.



RICHELLE WALLACE Senior Vice President,
Senior Resources Officer

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.

Responsible Pet Care



SOUTH PARIS



NSB supports Responsible Pet Care, a No Kill animal shelter that houses, treats and re-homes hundreds of pets each year.

Safe Voices



LEWISTON

As part of NSB's annual Wellness Challenge, Safe Voices was chosen to receive a donation. Safe Voices is a Lewiston-based organization dedicated to supporting and empowering women who are affected by domestic violence.



Norway Bancorp, MHC

CORPORATORS

R. Elizabeth Baird
Angela Bancroft
Mark Bancroft
Lance Bean, CPA
Eugene Benner
Rick Bennett
Brenda Birney
Lennie Burke
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
Bill Green
Pam Green
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
Heath Poland
Lloyd Poland
David Preble

Derralyn Rennix, DVM
Lisa Rideout
Carl Sheline
Rosemarie Sheline, DDS
Brian E. Shibles
Ronald S. Smith, Jr.
Jonathan Spak
John Stevens
William Stockwell
Robert Story, MD
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
Laura Zajac

In Memoriam

Gina Poland

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
Edmund Gardner
Todd Gauger, DVM

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
(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

Bridgton Historical Society



BRIDGTON

In honor of Bridgton's 250th Anniversary, we provided funds to the Bridgton Historical Society to support its overall mission of historical preservation and education.

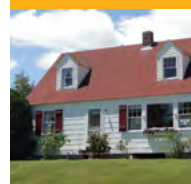


Tedford Housing



BRUNSWICK

Tedford Housing was one of the recipients of NSB's "Success Sharing" end-of-year donations. We support their mission of providing safe, affordable homes.





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
- Popmoney
- e-Statements
- Online Account Opening
- Telephone Banking
- Maine Cash AccessSM ATM Alliance
- Apple Pay, Google Pay and Samsung Pay
- Mobile Deposit Solutions
- NSB Cards App
- NSB Alerts

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**