

2023
ANNUAL
REPORT

Together, We Climb

Franklin Savings
Bank

United, We Summit

Tumbledown Public Lands

Little Jackson Mountain

Elevation: 3,442

Scenic photos featured in the report were taken by FSB employee, Andrew Gardner.





Sheila Adkins,
FSB customer since 2014

“Banking that believes in you.”

“Every time I read this statement I smile. Deciding to switch to Franklin Savings Bank has been one of my best decisions because at FSB, I am treated with respect by employees who demonstrate integrity with every action and are passionate about their work.

They have believed in me through my life - servicing my personal checking and savings, commercial checking, and personal loans. They helped me navigate a full home remodel and construction loan, converted to a mortgage. The team has been supportive and I appreciate always being welcomed with a smile.

Franklin Savings Bank is my banking home and I know they believe in me because they have demonstrated it many times.”

TABLE OF CONTENTS

President’s Foreword	02
Customer Commitment	03
Community Involvement	04
Team Accomplishments	08
Our People	12
Financials	16
Branch Locations	18

Reaching *New Heights*

“...we are poised to chart new heights and deliver unparalleled value in the financial marketplace.”

PRESIDENT’S FOREWORD

I am pleased to present Franklin Savings Bank’s 2023 Annual Report which spotlights our continued alignment with our mission: To remain a financially strong, independent, community bank, dedicated to superior customer and community service.

Franklin Savings Bank is among the strongest banks in the state of Maine. Our financial strength is the result of our long-term, safe, and intentional strategies; the success of our customers and communities and the dedication of our employees.

In 2023, we achieved the highest percentage of loan growth and the second-highest percentage of deposit growth of banks in the state. This growth is a testament to the value each customer realizes when they choose Franklin Savings Bank as their financial partner. Our exceptional team is committed to deepening and growing relationships through all aspects of our customers’ experience.

Our customers know that when they bank with Franklin Savings Bank, they are also supporting their communities. Our Community Development Foundation supported numerous community organizations and events in 2023, including a focused effort on supporting food security.

With a clear vision and unwavering commitment to our employees, our customers and our communities we are poised to chart new heights and deliver unparalleled value in the financial marketplace.

Proud to be FSB!



TIM THOMPSON
PRESIDENT & CEO



Tim and his walking partner, in the 47th Annual Chester Greenwood Day Parade in Farmington.



With *You* by Our Side

Our commitment is to empower our customers with the right financial solutions, one relationship at a time.

Assisted 306 residential mortgage customers with 314 loans.

We pride ourselves in making the dream of homeownership a reality, ensuring a seamless experience from start to finish. Whether it is supporting first-time home buyers or those downsizing for the next stage of life, our lending team is committed to guiding you every step of the way with personalized service and expert advice.

Served 368 commercial businesses equaling 497 loans.

Our commercial lending team caters to a diverse range of businesses and industries. We're dedicated to offering customized financial solutions tailored to each businesses unique needs, ensuring the right support for growth and success at every stage.

Served 431 consumer installment customers totaling 493 loans.

We offer consumer installment loans that are tailored to meet customers' personal goals. Franklin Savings Bank customers utilized these loan solutions for everything from first cars to making summer boat days a reality. Whatever the need, our team has been helping customers embark on their adventures in style.

Opened 1,491 new checking accounts in 2023.

When customers open an account, they're placing their trust in us for the daily safe-keeping of their finances. We're proud to be the chosen provider for so many, offering secure and convenient checking solutions that make monitoring finances effortless.

Opened 818 new savings accounts in 2023.

Savings accounts are crucial for setting aside funds for future aspirations, emergencies, or for earning interest over time. By offering a range of options, from youth to money market accounts, we're committed to fostering a culture of saving. Notably, **111** of these accounts were youth accounts, highlighting a success in encouraging financial literacy and saving habits from an early age.

Opened 1,154 new certificate of deposit accounts in 2023.

Our CDs offer a smart solution for making the most of funds that customers are planning to set aside. With a range of terms and competitive rates available, our customers appreciate the comfort and convenience of keeping their money local.

Community at Our Core

Through local collaborations, we aim to create lasting positive change for the places we call home by exemplifying the spirit of collective progress.

\$574,924 IN DONATIONS AND SPONSORSHIPS

The Franklin Savings Bank Community Development Foundation supports a broad spectrum of initiatives designed to meet critical community needs, support sustainability and enhance the well-being of our neighbors. Over the year, we've provided funding to **156** diverse organizations, reflecting our dedication to a variety of causes.

We contribute towards the arts and music through support for the Kingfield POPS, Bethel Area Arts and Music and the Sandy River Music Festival.

We've championed outdoor recreation and preservation with the Maine Appalachian Trail Committee, Sugarloaf, High Peaks Alliance, and local ski mountains such as Titcomb Mountain, Spruce Mountain Ski Area and Black Mountain of Maine.

Partnerships with local chambers and organizations like the Heart of Ellsworth, Maine Outdoor Brands, EnvisionRumford, Main Street Skowhegan and the Greater Franklin Development Council to assist with bolstering economic development.

We are also proud of our partnerships with social service organizations, including Safe Voices, Franklin County Children's Task Force, Sexual Assault Crisis and Support Center, as well as the United Way of the Tri-Valley Area.

Our commitment to youth programming shines through our support of organizations such as the Western Maine Play Museum, Maine STREAM Place, Mt. Blue Robotics and the Bikes for Books program by the Maine Masonic Charitable Foundation.



FOOD SECURITY

We are actively addressing Maine's critical food security issue, which is the highest in New England. Statistics indicate that **1-in-7** children in Maine have experienced hunger in the past year.

The Franklin Savings Bank Community Development Foundation made a donation of **\$106,650** to support food security within our areas. As part of a strategic initiative set forth by the Foundation Board in 2023, the donation was distributed among **63** food pantries and youth food programs within the counties of Franklin, Somerset, Hancock and Oxford.

The bank established a crucial partnership with the Good Shepherd Food Bank of Maine, as well as independent food pantries. This collaboration allowed the funds to reach areas of greatest need, cumulatively providing over **200,000** meals to Mainers.

COMMUNITY EVENTS

We also recognize the importance of local events and the impact they have on individuals and the area as a whole. In 2023, FSB championed more than **120** community events, supporting a range of initiatives all over the state. From golf tournaments to concerts, festivals to seminars—community engagement is a high priority for all team members. We are proud to be a part of community favorites like the Cider and Cheese Festival in Ellsworth, Fall Family Festival in Rangeley, Farmington's Fire and Ice Festival, Skowhegan Craft Brew Fest, Rumford Falls Fair and the Old Fashioned Christmas at Norlands to name a few!

Examples of supported events include: Oosoola Days and Concert Series in Norridgewock, the Pumpkin Festival in Rumford, the Ellsworth Walk-for-Wishes, the Blueberry Festival in Wilton, Maine Craft Beer Fest in Skowhegan, the Fiddlehead Festival in Farmington, Maine Mountain Children's House Harvest Festival in Kingfield, First Time Homeowners Course by Community Concepts, the Apple-Pumpkin Festival in Jay, the Rangeley Health and Wellness Concert and the Build Maine Conference.

These partnerships reflect our Foundation's dynamic approach to philanthropy—always seeking new opportunities to make an impact. If you want to know more about what we're up to, check out the event listings on our website.





Shining a Light Ahead

Through scholarships, financial literacy programs, mentorship, and hands-on training, we're dedicated to illuminating pathways to success for young minds in our communities.

SUPPORTING OUR NEXT GENERATION

In 2023, we celebrated the **30th** anniversary of opening our educational branch at Mt. Blue High School, a testament to Franklin Savings Bank's dedication to empowering students with real-world banking experience and vital life skills. In collaboration with the Mt. Blue Campus Foster CTE Center, this program opens doors for students from four local high schools, offering them a chance to learn banking fundamentals, earn certifications, and secure a foothold in the finance sector. Since its inception, over **400** students have successfully completed the program, with **17** alumni advancing their careers at FSB across various positions, contributing valuable years of service to our institution.

Our commitment extends beyond the Mt. Blue High School branch; we also supply financial literacy education materials to **19** schools within our region. These resources cover essential topics from budgeting and saving to understanding credit and taxes, benefiting over **4,860** students through the efforts of **68** teachers. This initiative ensures students are well-prepared for their financial future.

We proudly designate **\$48,000** annually in scholarships to graduating seniors from **11** local high schools and the four career and technical centers in those districts. These scholarships support students aspiring to further their education in business-related fields at four-year institutions or those pursuing vocational or technical careers, reinforcing our commitment to fostering the next generation of professionals.



Employee *Impact*

With every initiative, we reaffirm our dedication to making a difference, propelling our team members toward new peaks of success and fulfillment.



\$7,145 DONATED BY EMPLOYEES

Since its inception in 2002, Franklin Savings Bank's "blue jean" donations have become a cherished tradition among our staff, starting off by offering a chance to donate denim on Fridays for a **\$2** contribution. Over the years, this beloved program has evolved, now allowing employees to contribute **\$10** for the privilege of wearing jeans during the third week of each month. In 2023, our team members collectively donated **\$7,145**, directly benefiting **29** local organizations chosen by our staff. This program reflects our commitment to community support, with over **\$103,000** donated to more than **100** organizations since the initiative began. Programs benefitted from the "blue jean" funds include our annual Thanksgiving Baskets for Veterans as well as Operation Santa.

1,500+ HOURS OF VOLUNTEER TIME

At Franklin Savings Bank, we're more than just present in our community; we're actively engaged and value volunteering our time and energy. Beyond dollars contributed, our employees dedicated over **1,500** hours outside of their normal work schedules to volunteerism. Their efforts span from serving on non-profit boards to participating in local events like free ski nights, coaching youth sports, and more. More than **30** of our team members serve on at least one non-profit board. Our commitment to community involvement runs deep, showcasing the passions of Team FSB. Curious about what drives us? Just ask. You'll discover the wide array of activities we're involved in, all aimed at making a meaningful impact in our communities.

Making *every* step count

122,859,130 STEPS TAKEN IN 2023

At Franklin Savings Bank, we actively encourage a culture of wellness and camaraderie through our monthly step challenges, inspiring employees to stay active and engaged. Each month, we set step goals that not only promote health but also foster team spirit. As a reward for dedication and participation, we celebrate top performers with prizes and honor our collective commitment by donating to meaningful causes.

Taking it to the *Next Level*

Investing in our team is pivotal to our collective ascent. Our innovative employee programs are designed to empower every individual, ensuring that we climb higher together toward shared success.

NEXT LEVEL LEADERSHIP

Our Next Level Leadership (NLL) program is inspired by the successful practices of exceptional leaders. During the program, which unfolds over several months, our cohorts delve into skills proven effective by some of the foremost figures in the business world. Our team members learn to actively adopt these strategies, applying them to their own roles at FSB with a focus on practical implementation and real-world results.

The growth among our team members since the inception of the NLL program has been nothing short of remarkable. This is perhaps best exemplified by a spinoff group founded by an NLL graduate. This group regularly convenes to exchange fresh practices, navigate workplace challenges, and set focused intentions within a supportive, accountability-driven environment. The drive and dedication to personal and professional betterment this group exhibits is a clear indicator of the NLL program's impact. We are inspired by their progress and look forward to the future paths they will pave.

Now in its second year, the Next Level Leadership program, led by Director of Commercial Banking, Derek Hayes, continues to illustrate our commitment to nurturing and advancing the skills of our team. This year, two cohorts navigated through the program and we proudly witnessed the growth of **17** Next Level Leaders.

PROGRAM GRADUATES

2023

Angie Alexander, Courtney Austin, Diana Bedard, Josh Bickerman, Hannah Boivin, Beckie Bowering, Bernice Cote, Chrissy Gordon, Amanda Lee, Brandi Manning, Andrew McClement, Lynn O'Connor, Bonnie Pomeroy, Jon Roix, Kristin Vashaw, Leslie Walton

2022

Sarah Baker, Joanna Champagne, Katie Deming, Rachel Desroches, Heather Erskine, Bett Hardy, Seth Noonkester, Curtis Smith

Elevating *Excellence*

*Promotions are more than milestones—
they're a testament to our team's dedication
and ongoing development.*

RECOGNIZING GROWTH IN 2023

Our commitment to empowering each employee with opportunities for both personal and professional development has created a culture of continuous growth and achievement. Our belief in growing talent from within has led to extraordinary achievements. Witnessing our team members grow is not only rewarding – it's an illustration of what can be accomplished when we invest in each other's potential.

WELCOMING NEW FACES

Franklin Savings Bank welcomed **14** new members to our team in 2023, including customer service representatives, managers and loan officers, each carefully selected to help elevate our collective journey to new heights of service and success.

2023 PROMOTIONS

FARMINGTON	Ben Altmaier
	Courtney Austin
	Beckie Bowering
	Bernice Cote
	Katie Deming
	Allison Dyke
	Crystal Ellis
	Heather Erskine
	Rebecca Harmon
	Caulin Parker
	Bonnie Pomeroy
	Beth Rackliff
	Faith Rouillard
RUMFORD	Cortany Tinker
	Barbara Walsh
	Richard Allen
	Brock Blouin
	Jada Childs
	Rachel Desroches
	Hope Jacobson
	Jennifer Merrill
	Carlos Monsalve Rubiano
	Natalie Smith
	Trevor Volkernick
	Rachel Weeks
	Amy Broadway
WILTON	Montana Moody
	Kayla Deering
JAY	Mariah Labbe
	Jonathan Luce
RANGELEY	Tricia Roy
	Meredith Dorian
SKOWHEGAN	Sherri Lewis
	Laurel Fraley
ELLSWORTH	Timothy Tunney
	Kelly King
CUSTOMER CONTACT CENTER	Lynn O'Connor

Measuring Milestones

At Franklin Savings Bank, we don't just recognize longevity; we celebrate it as a testament to our enduring commitment to excellence.

CELEBRATING MILESTONE ANNIVERSARIES

Our team members, some of whom have been with us more than three-decades, are the foundation of the knowledgeable and supportive service that defines the culture at FSB. This year, we take immense pride in honoring those who are celebrating milestone anniversaries. Milestone anniversaries at FSB begin at **20** years, with subsequent recognitions every five years. We have **10** team members being recognized this year for their service. Including these milestone anniversaries, a total of **29** employees celebrated more than **20** years of service with Franklin Savings Bank in 2023.

HONORING RETIREMENTS

DIANE PERRY - 24 Years of Service to FSB



Renowned for her expertise in residential lending and her tenacity in leadership, she was the backbone of our lending team for years. Diane's commitment went beyond her branch duties; she generously prepared our new lenders for success with the same dedication she's known for in the community. Diane's legacy of diligence and exceptional service will remain a guiding example at FSB for years to come.

JEFFRY POTTLE - 23 Years of Service to FSB



Jeff, our legendary custodian, has retired after more than **20** years of loyalty and dedication to FSB. He made us well-known for having the cleanest sidewalks in town during the winter months and was always taking care of our customers and employees by making sure the grounds were safe. He took great pride in working for the Bank and always went the extra mile to make sure our facilities had a clean and professional image.

MILESTONE ANNIVERSARIES

35 YEARS

Leanne Gagne

30 YEARS

Deann Brooks, Bernice Cote

25 YEARS

Angie Alexander, Jennifer Merrill,
Kerstin Hand, Bett Hardy,
Darcie Hunt

20 YEARS

Lynn Vashaw, April McLean



Summit of Success

Our newest members aren't just joining a board; they're continuing on a path of impactful leadership and forward focus.

As we welcome new members to our Board of Directors, we celebrate the addition of diverse voices that act as a crucial sounding board for the organization. These individuals bring fresh perspectives and insights, ensuring that our path forward is not only progressive but also deeply rooted in the values and needs of those we serve. Together, with our new board members, we continue to tread a path of integrity, excellence, and community-focused banking.

MATTHEW DUBOIS - JOINED IN 2021

Matt is the cofounder of The Bankery, Custom Cakes & Pastries and co-owner of Skowhegan Fleuriste & Formalwear in downtown Skowhegan. He is also the current board president of Main Street Skowhegan, holds a vice chair position for Skowhegan Economic & Community Development, and is on the board of directors for Maine Community Foundation.



JAMES EASTLACK - JOINED IN 2022

Jamie owns Morton & Furbish Agency in Rangeley and serves as broker for the agency that manages real estate and vacation rentals in the Rangeley Lakes region. Jamie has served the Rangeley community in a variety of roles: Rangeley Rotary, Rangeley Region Health Center Board Member, United Way, and is currently a Director for the Kennebec Valley Board of Realtors.



KATHERINE YARDLEY - JOINED IN 2023

Kathy serves as Interim Co-Provost and Dean of, College of Education, Health, and Rehabilitation with the University of Maine Farmington. Kathy has served on numerous boards, committees, grant-writing teams, and state legislative councils over the course of her career. She has served as a Bank Corporator since 2013 and chaired the Bank's Nominating Committee.





Leadership

FSB BOARD OF DIRECTORS

Peter L. Judkins, *Chairman*

Bradford S. Adley

Robert L. Berry III

Matthew P. DuBois

James L. Eastlack

Richard H. Smith

Timothy J. Thompson

James M. Witt IV

Katherine W. Yardley

Richard M. Walker, *Director Emeritus*

Gary M. Downs, *Director Emeritus*

William J. Bernard, *Director Emeritus*

FSB BANCORP MHC BOARD OF DIRECTORS

Peter L. Judkins, *Chairman*

Bradford S. Adley

Robert L. Berry III

Matthew P. DuBois

James L. Eastlack

Richard H. Smith

Timothy J. Thompson

James M. Witt IV

Katherine W. Yardley

FSB BANCORP MHC BOARD OF CORPORATORS

Bradford S. Adley

Deborah S. Aseltine

Noel E. Austin, DMD

John N. Bell

Robert L. Berry III

Jennifer F. Bjorn

Caitlin J. Bogar

Stephen S. Boivin

Brenda L. Brochu

Jon L. Bubier

Donald J. Castonguay

Jeffrey A. Chaisson

Linda S. Cipriano

Mark J. Cote

Jarrold S. Crockett

Laurie A. Danforth

Shelley W. Deane

Daniel S. Dipompo

Chad Dorr

Caryn Dreyfuss

Matthew P. DuBois

Sally A. Dywer

James L. Eastlack

Patricia A. Ellis

Reid M. Gibson

Melissa C. Gilbert

Richard B. Gould Jr.

Marco A. Grimaldi

Curtis C. Haley

Kenneth J. Haley

Duane A. Hardy

Barbara B. Hitchcock

Mary B. Howes

Leroy L. Ireland

Pamela I. James-Powers

James A. Jannace

Craig A. Jordan

Peter L. Judkins

Aaron C. Knapp

Jennifer F. Kreckel

Barbara K. Larson

Charles C. Laverdiere

Monika Lidele

Frederick H. Marshall III

Justin L. Merrill

Paul H. Mills

Jessica L. Nichols

James A. Nicols Jr.

Troy A. Norton

Gary F. Paling

Meredith J. Pike

Thomas N. Puiia

Bruce A. Ross, DMD

Ronald W. Savage

Barbara A. Sergio

Gary J. Shaffer

Juanita B. Smith

Richard H. Smith

Lynn M. Soriano-Noyes

Roger J. Soucy Jr.

Douglas F. Spencer

Byron T. Staples

Brian R. St. Louis

Robert H. Susbury Jr.

Steven J. Swasey

Timothy J. Thompson

Robert A. Thorndike

Peter F. Tracy

Kevin L. Vining

Bruce D. Waugh

Robert C. Welch

James M. Witt IV

Alice Workman

Katherine W. Yardley

OFFICERS

Richard E. Allen

Vice President, Senior
Commercial Loan Officer,
Rumford

Bernice P. Cote

Vice President, Customer
Service & Training Officer,
Farmington

Heather L. Erskine

Vice President, Loan
Compliance Officer &
Internal Audit Coordinator,
Farmington

Bett E. Hardy

Vice President, Loan
Processing Manager &
Underwriting Officer,
Farmington

Amy M. Hebert

Vice President, Commercial
Credit Risk Officer,
Farmington

Meghan D. Loubier,

Vice President, Commercial
Loan Officer, Skowhegan

RaeAnn A. Pike

Vice President, Commercial
Loan Officer, Farmington

Chrissy A. St. Laurent

Vice President, Loan Officer,
Farmington

Timothy F. Tunney

Vice President, Senior
Commercial Loan Officer,
Ellsworth

Courtney G. Austin,

Assistant Vice President,
Marketing Director,
Farmington

Sarah J. Baker

Assistant Vice President,
Loan Servicing &
Collections Officer,
Farmington

Beth K. Beaudoin

Assistant Vice President,
Loan Officer, Farmington

Beckie L. Bowering

Assistant Vice President,
Cash Management Officer,
Farmington

Joanna K. Champagne

Assistant Vice President,
Operations Officer,
Farmington

Stacy L. DeMerchant

Assistant Vice President,
Loan Officer, Skowhegan

Katie E. Deming

Assistant Vice President,
Customer Service &
Branch Manager, Wilton &
Farmington

Leanne Gagne

Assistant Vice President,
Loan Officer, Rumford

Amanda L. Lee

Assistant Vice President,
Branch Manager, Jay

Sherri A. Lewis

Assistant Vice President,
Branch Manager,
Skowhegan

Jennifer L. Merrill

Assistant Vice President,
Commercial Loan Officer,
Rumford

Seth H.E. Noonkester

Assistant Vice President,
Branch Manager, Rangeley

Curtis R. Smith

Assistant Vice President,
Branch Manager, Rumford

Deann M. Brooks

Loan Officer, Rangeley

Lindsay E. Coolidge

Loan Officer, Farmington

Rachel A. Desroches

Assistant Branch &
Customer Service Manager,
Rumford

Rachel D. Henderson

Mortgage Underwriting
Officer, Farmington

Darcie L. Hunt,

Assistant Branch Manager &
Loan Officer, Jay

Heidi A. Lee

Mortgage Underwriting
Officer, Farmington

April M. McLean

Loan Officer, Rumford

Bonnie S. Pomeroy

BSA & Security Officer,
Farmington

Amy E. Smith

Loan Officer, Farmington

Cortany M. Tinker

Consumer Loan Officer,
Farmington

SENIOR LEADERSHIP

Timothy J. Thompson

President & Chief Executive
Officer, Farmington

Morgan A. Cote

Senior Vice President, Director of
Branch Administration & Deposit
Services, Farmington

Pamala J. Dixon

Senior Vice President, Chief
Financial Officer, Farmington

Derek W. Hayes

Senior Vice President, Director of
Commercial Lending, Farmington

Deidre C. LaPlant

Senior Vice President, Director
of Operations & Compliance,
Farmington

Brad A. Martin

Senior Vice President, Director
of Information Technology,
Farmington

Lorna D. Niedner

Senior Vice President, Director of
Residential & Consumer Lending,
Farmington

Our Mission Remains *Clear*

*To remain a financially strong, independent,
community bank dedicated to superior customer
and community service.*

2023

DEPOSIT PORTFOLIO

LOAN PORTFOLIO

\$485M

\$543M

2022

\$446M

\$479M

2021

\$439M

\$423M

2020

\$373M

\$418M

Assets

Cash & due from banks	25,451,538
Bonds	55,803,128
Stocks	2,012,549
Mortgage loans	479,344,411
Other loans	67,861,133
Allowance for loan losses	(4,463,000)
Bank premises & fixed assets	6,168,716
Other assets	27,376,716
Total assets	\$659,555,191

Liabilities

Deposits	484,648,758
Other liabilities	54,120,069
Total liabilities	\$538,768,827

Equity Capital

Surplus & reserves	120,786,364
Total liabilities & equity capital	\$659,555,191

Statement of Earnings

12 Months
Ended 12/31/2023

Interest & fee income on loans	26,932,408
Interest & dividend income on investments	1,806,025
Non-interest income	2,781,007
Total interest & other income	\$31,519,440

Interest paid on deposits	4,964,693
Other non-interest expense	20,326,308
Earnings after interest & other expenses	\$6,228,439

Net Gains (losses) on securities	0
Earnings before taxes	\$6,228,439

Income taxes	1,370,000
Net income for period	\$4,858,439

Come Visit *Us*

Farmington ATM & Drive Up
197-209 Main St. & 198 Front St, PO Box 825
Farmington ME 04938
800-287-0752 - 207-778-3339
Loan Center: 207-778-2900

Rumford ATM & Drive Up
155 Congress Street, PO Box 579
Rumford ME 04276-0579
Telephone: 207-364-7866

Wilton ATM & Drive Up
603 Main Street, PO Box 520
Wilton ME 04294-0520
Telephone: 207-645-2583

Jay ATM & Drive Up
9 Main Street, PO Box 30
Jay ME 04239-0030
Telephone: 207-897-3982

Rangeley ATM & Drive Up
2573 Main Street, PO Box 650
Rangeley ME 04970-0650
Telephone: 207-864-3386

Skowhegan ATM & Drive Up
194 Madison Avenue, PO Box 368
Skowhegan ME 04976-0368
Telephone: 207-474-5574

Ellsworth Business Office
130 Oak Street, Suite 9
Ellsworth ME 04605-1668
Telephone: 207-610-5068

Mt. Blue High School
Mt. Blue Campus, 129 Seamon Rd.
Farmington ME 04938
Telephone: 207-778-5268



Come Visit Us

Farmington ATM & Drive Up
197-209 Main St. & 198 Front St, PO Box 825
Farmington ME 04938
800-287-0752 - 207-778-3339
Loan Center: 207-778-2900

Rumford ATM & Drive Up
155 Congress Street, PO Box 579
Rumford ME 04276-0579
Telephone: 207-364-7866

Wilton ATM & Drive Up
603 Main Street, PO Box 5
Wilton ME 04294-0520
Telephone: 207-645-25

Jay ATM & Drive Up
9 Main Street, PO Box
Jay ME 04239-00
Telephone: 207-

Rangeley ATM
2573 Main St
Rangeley ME
Telephone:

Skowhegan
194 Main St
Skowhegan ME
Tele

Ellsworth
11



www.franklinsavings.bank

MEMBER FDIC

EQUAL HOUSING LENDER

