

A photograph of the Franklin Savings Bank building, a white structure with a green cupola, under a blue sky with clouds. In the foreground, a person in a top hat and vest stands with their back to the camera, looking towards a community event where other people are gathered. A large blue diagonal overlay covers the left side of the image.

2024 Annual Report

Franklin Savings Bank





Banking that
believes in *you.*



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Everything we do, starts with *you*

PRESIDENT'S FOREWORD

Franklin Savings Bank continues to be a financially strong, independent, community bank dedicated to exceptional service to *you* - our employees, our customers, our communities.

In 2024, we experienced market leading growth in deposits and loans. This growth is a testament to the fact that more and more people and businesses are choosing Franklin Savings Bank as their primary, trusted financial partner for their deposit and loan needs. We see this growth as both a validation of our exceptional service and as a responsibility for us to continuously strive for the next level.

As our market share continues to grow in our foundational markets in Western Maine, we are also seeing great success with our expansion into the greater Ellsworth area. Our new full-service branch in Ellsworth will open in late spring. This location will allow us to serve even more Mainers with the trusted, personalized banking experience they prefer.

I am proud of our dedicated team and the progress, growth, and momentum we've built. Franklin Savings Bank is one of the strongest banks in Maine. In 2025, and beyond, we are committed to intentional strategies that continue to strengthen the Bank, through innovation, relationship-building, and exploring new ways to better serve *you* - our employees, our customers, our communities.

Proud to be FSB!

Tim

TIM THOMPSON
PRESIDENT & CEO



Accomplishments to *celebrate*

Pamala Dixon, Promoted to Executive Vice President, Chief Financial Officer

Congratulations to Pam Dixon, who was recently promoted to Executive Vice President, Chief Financial Officer! Pam has been with Franklin Savings Bank for 17 years and has been instrumental in maintaining the financial strength and stability that allows us to serve our communities. Her expertise, dedication, and deep understanding of community banking make her a natural fit for this leadership role. We are grateful for Pam's contributions and look forward to seeing her continue to drive the bank's success.



Derek Hayes, Named Executive Vice President, Chief Lending Officer

We are proud to celebrate Derek Hayes on his promotion to Executive Vice President, Chief Lending Officer. Since joining Franklin Savings Bank in 2016, Derek has played a vital role in the bank's commercial lending success. His leadership, strategic insight, and commitment to relationship-driven banking have helped countless businesses achieve their financial goals. He looks forward to applying this same approach to the residential lending world.



Board Member, Matthew DuBois, Honored in Mainebiz 40 Under 40

Franklin Savings Bank is proud to recognize our Board Member, Matt DuBois, who was named to Mainebiz's 40 Under 40 list in 2024. As co-owner of The Bankery & Skowhegan Fleuriste, Matt has been a driving force behind downtown Skowhegan's revitalization. He has grown his business from a small team to a thriving operation. His entrepreneurial spirit, commitment to community, and passion for local economic development make him a standout leader, and we are honored to have him on our board.



Voted Franklin County's Best Bank

Franklin Savings Bank has been voted "Franklin County's Best Bank" by the Greater Franklin Reader's Choice Awards! We appreciate this recognition and see it as a testament to the strong relationships we've built with our customers and the trust our community places in us. We are grateful to serve our neighbors and remain committed to providing the best in banking.



Additional *accolades*

2024 FAME Lender at Work Award

Franklin Savings Bank was honored with the 2024 FAME Lender at Work Award, recognizing our commitment to supporting Maine businesses through innovative financing solutions. This award highlights our dedication to fostering economic growth and empowering local entrepreneurs, reinforcing our role as a trusted financial partner in our communities.



Carlos Monsalve Rubiano, Named River Valley Chamber “Employee of the Year”

We are incredibly proud of Carlos Monsalve Rubiano, who was named Employee of the Year by the River Valley Chamber of Commerce. Carlos exemplifies outstanding customer service, professionalism, and compassion, making a meaningful impact on both his colleagues and our customers. His recognition is well deserved, and we are lucky to have him on the FSB team!



Courtney Austin, Named ABA Emerging Leader

Courtney Austin was named as one of the American Bankers Association’s Emerging Leaders, an honor given to a select group of professionals making a difference in the banking industry. Courtney’s leadership, innovation, and dedication to community banking continue to shape Franklin Savings Bank’s future and we could not be more proud of her accomplishments.



Bett Hardy, Inducted into the State of Maine Babe Ruth Hall of Fame

We are proud to celebrate Bett Hardy, who was inducted into the State of Maine Babe Ruth Hall of Fame in recognition of her years of dedicated service to the Farmington Area Cal Ripken League. As Treasurer and a key volunteer handling countless responsibilities, her passion and efforts have left a lasting impact, and this honor is well deserved!



Amanda Lee, Named Jay, Livermore, Livermore Falls Chamber Member of the Year

Congratulations to Amanda Lee, recipient of the Jay, Livermore, Livermore Falls Chamber Member of the Year Award! Amanda’s commitment to community engagement and her leadership within the Chamber have made a tremendous impact. Her dedication to strengthening local businesses and fostering economic growth is truly inspiring.







Investing in our *team*

We know that when our employees grow, our entire organization thrives. In 2024, we reinforced this commitment by launching a dedicated Training Department, expanding access to professional development and leadership programs.

We also encouraged 35 employees to attend industry-recognized conferences such as Emerging Leaders, Women and Allies in Banking, Bank Expo, HR Convention, and UnitEast Conference, providing them with valuable insights and networking opportunities. Additionally, several team members earned professional certifications through CFTEA, including Consumer Lending, Commercial Lending Underwriting, and Branch Management Bootcamp certificates.

Investment in our people led to 33 internal promotions and 25 new hires, demonstrating our dedication to career growth. In a recent employee survey, team members shared that they value the opportunities for advancement, leadership support, and the strong sense of community.

By fostering a workplace where employees feel supported and empowered, we continue to build a team that is engaged, committed, and knowledgeable to serving our customers and communities.



2024 *promotions*

Kristin Arnold
Hannah Boivin
Lauren Breton
Bernice Cote
Kayla Deering
Katie Deming
Wendy Deming
Pam Dixon
Jenna Doucette
Brittany Drapeau
Laurel Fraley
Megan Gaboury
Liz Gerdin
Katie Gielarowski
Chrissy Gordon
Kelly Hader
Carrie Hatch
Derek Hayes
Susie Kent
Jamie Labbe
Mariah Labbe
Brandi Manning
Nicole Mathieu
John Morse
Kim Pease
Aislynn Provencher
Beth Rackliff
Christopher Raymond
Tricia Roy
Dylan Smith
Val Trial
Kristin Vashaw

Building lasting *legacies*

Celebrating Milestone Anniversaries & Retirements

At Franklin Savings Bank, our dedicated team members are the heart of our success. Their commitment to service and community is what makes FSB truly special. This year, we are honored to recognize five employees who have reached significant milestone anniversaries with the bank. In 2024, we celebrate:

- **35 Years:** Crystal Ellis, Katrina Pease, Chrissy St. Laurent
- **20 Years:** Sherri Lewis, Roberta Meisner

Beyond these milestones, a total of 31 active employees have dedicated more than 20 years of service to Franklin Savings Bank, a testament to the loyalty and strength of our team.

Lorna Niedner – A Legacy of Leadership and Compassion



After 38 years of dedicated service, Lorna Niedner, Senior Vice President, Director of Residential and Consumer Lending, retired from Franklin Savings Bank. Lorna began her career as a Bank Teller and Receptionist in 1986 and grew into a trusted leader, known not only for her deep expertise but also for her unwavering compassion and ability to connect with both customers and colleagues. Her passion for financial literacy, commitment to customer service, and dedication to community banking has left a lasting impact on FSB. While she will be greatly missed, her legacy continues through the strong, knowledgeable team she helped build and the countless individuals she guided with kindness and care.

Deann Brooks – Recognizing Dedication

Deann Brooks retired from Franklin Savings Bank in 2024 after an incredible 31 years of committed service. Beginning as a part-time Customer Service Representative in 1993, Deann's time at FSB included roles in customer service, lending, and branch leadership, making a lasting impact on both her colleagues and customers. Deann's impact will be forever felt and we wish her all the best.



Rich Allen – Honoring Community Impact



Rich Allen, Vice President and Senior Commercial Loan Officer, retired from Franklin Savings Bank after more than 23 years of dedicated service. A trusted partner to countless businesses, Rich played a vital role in supporting economic growth in Western Maine, earning the Bank recognition with the 2024 FAME Lender at Work Award. Beyond banking, he was a committed community leader, serving on multiple boards and coaching youth sports. We thank Rich for his incredible contributions and wish him a well-deserved retirement!





Commitment to *education*

Apprenticeship Program

We are proud to be a Registered Apprenticeship site through a new partnership with the RSU 9 Foster Career and Technical Education Center (FCTEC) and the Maine Department of Labor. Launched in 2024, this apprenticeship program expands on our 31-year collaboration with FCTEC, which began with the Bank Teller Training Program and has provided students with valuable hands-on experience in banking.

Kaden Reeve, Kara Daggett, and Meghan Pinkham are the first students to be enrolled in the apprenticeship program, gaining experience on the teller line as well as in Marketing, IT, and other areas of the bank. Through this program, students will explore different career paths within banking, equipping them with skills and real-world knowledge. As Franklin County's only locally owned bank, we are committed to fostering workforce development and helping students build strong foundations for their futures.

Franklin Scholars

At Franklin Savings Bank, we are committed to supporting education and empowering the next generation of community leaders. Each year, we provide \$48,000 in scholarships to graduating seniors from 11 area high schools and the 4 technical education centers within those districts. Since the inception of our scholarship program, we have awarded 450 scholarships, totaling more than \$958,000 in support of students pursuing higher education. By easing the financial burden of tuition, we help students take the next step toward their academic and career goals.

We believe that strong communities are built on opportunity, and investing in education is one of the most meaningful ways we can contribute to a brighter future. We are proud to continue this tradition and look forward to seeing these students thrive.

Financial Literacy Education

At Franklin Savings Bank, we are committed to financial literacy, sponsoring curriculum in 19 Maine schools, benefiting 84 teachers and 6,500 students to date. In addition, we organize hands-on financial literacy demonstrations in local schools, helping students develop essential money management skills. By investing in education, we're building stronger, financially confident communities.



Giving back to all of our *communities*

Strengthening Our Communities Through Giving & Engagement

At Franklin Savings Bank, community support is at the heart of what we do. In 2024, we contributed more than \$407,000 to 138 nonprofits, benefiting 158 events and initiatives in 52 communities. Our team also provided over \$42,000 to 34 community organizations, and employees completed over 1,750 volunteer hours to coaching, mentoring, nonprofit board service, and local events.

Make-A-Wish Foundation of Maine – Bringing Hope to Children

This year, we contributed \$4,500 to the Make-A-Wish Foundation of Maine to support the Walk for Wishes and other life-changing programs that bring hope to children battling critical illnesses. Beyond the bank's financial contribution, our employees went the extra mile—literally. Several team members participated in the Trail Blaze Challenge, a 23.4-mile endurance hike to support Make-A-Wish, collectively raising an additional \$7,500.

Main Street Skowhegan – Revitalizing Rural Maine

Franklin Savings Bank continues to invest in community-led economic growth through our \$29,000 donation to Main Street Skowhegan. Part of this donation includes a multi-year commitment to the Run of the River Project, where our funding supports the transformation of Skowhegan into a hub for outdoor recreation and economic revitalization. By backing innovative projects like this, we are fostering tourism, business expansion, and a stronger local economy.

Pine Tree Society – Expanding Access to the Outdoors

Franklin Savings Bank proudly contributed \$10,000 to the Pine Tree Society, supporting both their Camp Nature Trail Expansion Project and their ongoing programs, including the annual Paddle for Pine Tree event. Pine Tree Camp provides life-changing outdoor experiences for individuals with disabilities, ensuring accessibility and inclusion in Maine's natural spaces. We are honored to support their mission of fostering independence and adventure for all.



Black Mountain of Maine – Investing in Outdoor Recreation

As a long-time supporter of Black Mountain of Maine, we were thrilled to commit a \$50,000 donation to support a matching grant that will allow for continued improvements to this beloved ski area. Additionally, our \$2,500 Free Ski Night Sponsorship ensured that local families could enjoy the slopes at no cost, fostering accessibility to outdoor recreation and winter sports. Supporting local ski areas aligns with our passion for enriching the communities we serve.



Greater Franklin – Economic & Community Development

Supporting economic development is at the heart of our mission. Our \$12,000 donation to the Greater Franklin Development Council helps drive business expansion, workforce development, and local job creation in the Franklin County region. By supporting this initiative, Franklin Savings Bank continues to play a key role in building a stronger, more prosperous community.



Sexual Assault Crisis & Support Center – Supporting Survivors

Annually, we support the Sexual Assault Crisis & Support Center with a \$5,000 donation toward their Celebrity Dinner. Additionally, we support the 1-in-5 5K. These events help fund survivor advocacy and prevention education. SACS provides critical resources, including a 24-hour crisis line, ensuring support for those in need. Franklin Savings Bank is proud to stand with them in building safer communities.



Blue Jean Donations – Giving Back in Denim

Since 2002, Franklin Savings Bank's Blue Jean Week has been a beloved tradition, allowing employees to wear jeans in exchange for a donation. What started as a \$2 Friday perk has grown into a monthly opportunity to give back, with employees contributing \$10 to wear jeans for a full week.

In 2024, our team donated \$7,250 to 25 local organizations, supporting causes like the National MS Society, The Maine Children's Cancer Program, Somerset Humane Society, The Dempsey Center, local food pantries, and veterans' programs supporting Thanksgiving baskets and the Travis Mills Foundation. This initiative has now contributed over \$110,000 to more than 100 organizations since its inception, reinforcing our commitment to the communities we serve.



Committed to Maine's Communities

At Franklin Savings Bank, giving back is more than a financial contribution—it's a commitment to making a lasting impact. Through philanthropy, volunteerism, and community partnerships, we strive to create stronger, more vibrant communities in the places we call home.



Enhancing banking with *innovation*

In 2024, Franklin Savings Bank continued to expand, introducing new products and services that provide greater convenience, security, and efficiency for our customers.

Online Account Opening: Our Deposit Essentials service made banking more accessible, with 250 accounts opened online, including 93 by new customers.

Real-Time Payments: Through FedNow and The Clearing House, we processed 10,000+ real-time transactions instantly. This service allows customers to receive funds in minutes instead of days, making Franklin Savings Bank one of the few local community banks in Maine offering both networks.

Digital Wallets & Tokenization: Customers embraced Apple, Google, and Samsung Pay, completing 30,000+ transactions.

Business & Lending Enhancements: We launched Positive Pay, helping businesses prevent check fraud, and introduced eNotices for loans, providing faster, paperless communication.

Fighting Fraud: At Franklin Savings Bank, protecting our customers is a top priority. In 2024, we recovered over \$46,000 in fraudulent transactions, successfully reclaiming a high percentage of disputed debit card funds despite rising fraud trends. Looking to the future, we are launching a new fraud awareness campaign in 2025, focusing on scam prevention, digital payment fraud, and emerging risks and trends.

These innovations position Franklin Savings Bank as a leader in community banking, offering solutions and maintaining the personal service our customers trust.





Customer *impact*

Making Homeownership a Reality

In 2024, we helped 300 customers secure 303 residential mortgage loans, turning dreams of homeownership into reality. From first-time buyers to those beginning a new chapter, our lending team provides personalized guidance and expert advice every step of the way.

Supporting Local Businesses

We partnered with 343 businesses, providing 445 commercial loans to help them grow and thrive. Our commercial lending team understands the unique needs of businesses across industries, delivering tailored financial solutions that support expansion, innovation, and long-term success.

Financing Life's Milestones

With 407 consumer loans issued to 372 customers, Franklin Savings Bank was there to help finance everything from first cars to dream vacations. No matter the goal, our lending team ensures customers have the financial solutions they need to make the next adventure a reality.

Trusted for Everyday Banking

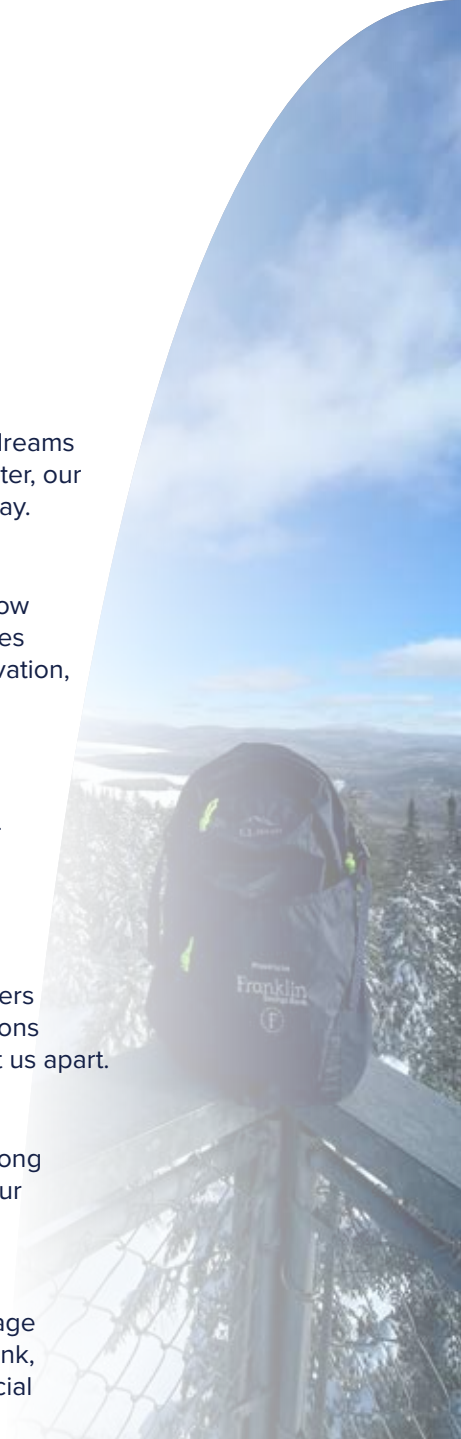
This year, we opened 1,465 new checking accounts, reinforcing the trust our customers place in us for their daily banking needs. Our secure and convenient checking solutions make managing money effortless, with digital tools and personalized service that set us apart.

Encouraging Smart Saving Habits

We welcomed 802 new savings customers, helping individuals and families build strong financial foundations. Whether saving for a goal, an emergency fund, or the future, our accounts provide safe and reliable ways to grow your money.

Helping Customers Grow Their Savings

With 899 new Certificates of Deposit (CDs) opened in 2024, customers took advantage of competitive rates and flexible terms to maximize their savings. As a community bank, we are proud to offer secure, local options that help our customers reach their financial goals with confidence.





Groundbreaking *updates*

Expanding Our Presence in Ellsworth

Our new full-service Ellsworth branch is set to open in late spring of 2025, marking a significant milestone in our ongoing commitment to Hancock County and Downeast Maine.

Our journey into the greater Ellsworth area began in 2016, and we have been thrilled by how well our brand and approach to business have resonated within the community. The opening of this new location will allow us to expand our offerings, providing both retail and commercial customers with even more comprehensive and convenient services. At the same time, we remain focused on delivering the same personalized, common-sense approach to banking that has defined Franklin Savings Bank since 1868.

We are excited to continue serving more Mainers with the trusted banking experience that has been the hallmark of Franklin Savings Bank for over 150 years.



Pride in *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

Jonathan Bates

John N. Bell

Robert L. Berry III

Jennifer F. Bjorn

Stephen S. Boivin

Brenda L. Brochu

Jon L. Bubier

Donald J. Castonguay

Jeffrey A. Chaisson

Mark J. Cote

Jarrold S. Crockett

Laurie A. Danforth

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

Kenneth J. Haley

Duane A. Hardy

Mary B. Howes

Pamela I. James-Powers

James A. Jannace

Peter L. Judkins

Kamron L. Kimball

Barbara K. Larson

Eric W. Leblanc

Monika Liedle

Frederick H. Marshall III

Justin L. Merrill

James A. Nicols Jr.

Troy A. Norton

Gary F. Paling

Meredith J. Pike

Angela Pinkham

Thomas N. Puiaa

Bruce A. Ross DMD

Ronald W. Savage

Barbara A. Sergio

Richard H. Smith

Douglas F. Spencer

Brian R. St. Louis

Byron T. Staples

Steven J. Swasey

Timothy J. Thompson

Peter F. Tracy

Kevin L. Vining

Leeanna J. Wilbur

Nicole E. Witt

James M. Witt IV

Alice Workman

Katherine W. Yardley

John W. Youney

Officers

Bernice P. Cote

Vice President, Learning
& Development Director,
Farmington

Katie E. Deming

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

Heather L. Erskine

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

Leanne Gagne

Vice President, Loan Officer,
Rumford

Bett E. Hardy

Vice President, Loan
Processing & Underwriting
Manager, Farmington

Amy M. Hebert

Vice President, Commercial
Credit Risk Officer,
Farmington

Meg D. Loubier,

Vice President, Commercial
Loan Officer, Skowhegan

Jennifer L. Merrill

Vice President, Commercial
Loan Officer, Rumford

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

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

Amanda L. Lee

Assistant Vice President,
Branch Manager, Jay

Sherri A. Lewis

Assistant Vice President,
Branch Manager, Skowhegan

Curtis R. Smith

Assistant Vice President,
Branch Manager, Rumford

Rachel A. Desroches

Assistant Branch & Customer
Service Manager, Rumford

John E. Morse

Assistant Branch Manager,
Ellsworth

Lauren A. Breton

Commercial Loan Servicing
Officer, Farmington

Mariah A.M. Labbe

Consumer Loan Officer, Jay

Jennifer A. Chamberlain

Senior Portfolio Officer,
Rumford

Lindsay E. Coolidge

Loan Officer, Farmington

Heidi A. Lee

Mortgage Underwriting
Officer, Farmington

Cerina L. Leeman

Senior Cash Management
Officer, Farmington

April M. McLean

Loan Officer, Rumford

Michell M. McMahon

Mortgage Loan Officer,
Skowhegan

Bonnie S. Pomeroy

BSA & Security Officer,
Farmington

Christopher L. Raymond

Commercial Underwriting
Officer, Farmington

Amy E. Smith

Loan Officer, Farmington

Dylan M. Smith

Controller, Farmington

Cortany M. Tinker

Consumer Loan Officer,
Farmington

Senior Leadership

Timothy J. Thompson

President & Chief Executive
Officer, Farmington

Pamala J. Dixon

Executive Vice President, Chief
Financial Officer, Farmington

Derek W. Hayes

Executive Vice President, Chief
Lending Officer, Farmington

Morgan A. Cote

Senior Vice President, Chief Retail
Banking Officer, Farmington

Deidre C. LaPlant

Senior Vice President, Director of
Operations & Deposit Compliance,
Farmington

Brad A. Martin

Senior Vice President, Director
of Information Technology,
Farmington

David R. Stolt

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

Michelle M. Grimnes

Vice President, Human Resources
Director, Farmington

Growing with *purpose*

Our growth is intentional—rooted in financial strength, independence, and a deep commitment to our customers and communities.

2024

DEPOSIT PORTFOLIO

LOAN PORTFOLIO

\$546M

\$617M

2023

\$485M

\$543M

2022

\$446M

\$479M

2021

\$439M

\$423M



Assets

Cash & due from banks	19,557,600
Bonds	47,413,770
Stocks	2,777,950
Mortgage loans	563,846,158
Other loans	57,429,011
Allowance for loan losses	(4,463,000)
Bank premises & fixed assets	8,472,574
Other assets	30,399,762
Total assets	\$725,433,825

Liabilities

Deposits	546,072,224
Other liabilities	52,943,766
Total liabilities	\$599,015,990

Equity Capital

Surplus & reserves	126,417,835
Total liabilities & equity capital	\$725,433,825

Memorandum: Letters of credit are not included in the above figures **\$49,534**

Statement of Earnings

12 Months
Ended 12/31/2024

Interest & fee income on loans	34,261,551
Interest & dividend income on investments	1,706,984
Non-interest income	2,462,966
Total interest & other income	\$38,431,501

Interest paid on deposits	10,133,170
Other non-interest expense	22,635,035
Earnings after interest & other expenses	\$5,663,296

Net Gains (losses) on securities	0
Earnings before taxes	\$5,663,296

Income taxes	1,252,300
Net income for period	\$4,410,996

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 ATM & Drive Up
181 State Street
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 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 ATM & Drive Up
181 State Street
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





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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 100
Skowhegan ME 04976-0100
Telephone: 207-474-5000

Ellsworth Business Center
181 State Street
Ellsworth ME 04601
Telephone: 207-661-1111

Mount Blue H.S.
Mt. Blue Camp
Farmington ME 04938
Telephone: 207-778-3339



www.franklinsavings.bank

MEMBER FDIC

EQUAL HOUSING LENDER



Franklin Savings Bank

