ISSUE 4 | VOLUME 32 | OCTOBER 2026

AROOSTOOK SAVINGS & LOAN
Your Home Bank

Celebrating 90 Years of Helping your friends and neighbors since 1936!

YOUR QUARTERLY INFORMATIONAL NEWSLETTER

BankNotes

message from the President

Dear Valued Members,

As we enter the final months of our 90th anniversary year, I'm grateful for the people who have made Aroostook Savings & Loan what it is today. Since 1936, generations of customers, employees, and community partners have trusted us to help our friends and neighbors build stronger financial futures and a stronger Aroostook County.

This year, we received another special reason to celebrate: **Aroostook Savings & Loan has been named one of the 2026 Best Places to Work in Maine**. This recognition is especially meaningful because our employees are at the heart of the service we provide every day. They know our customers, understand our communities, volunteer their time, support local causes, and genuinely care about the people we serve. As we celebrate 90 years, I'm proud of the culture of service and community our team continues to build.

As we celebrate our history, we also continue looking toward the future. If you're looking for a great way to grow your savings while maintaining easy access to your money, ask us about our **new tiered Money Market accounts featuring competitive rates**. We also invite you to check out our **competitive Certificate of Deposit rates**, with several term options available. Stop by either branch or visit YourHomeBank.com for current rates and product details.

We're also investing in technology to strengthen and enhance the products and services you rely on. Aroostook Savings & Loan will upgrade its core banking system **October 23–26, 2026**. Some services will be temporarily unavailable during the transition. **Please review the important details on the back** of this newsletter and plan ahead for your banking needs that weekend.

As colder weather returns, our commitment to caring for your friends and neighbors remains especially important. We're proud to support the **Veteran Heating Oil Assistance Program**, helping eligible Aroostook County veterans receive up to 100 gallons of heating oil at no cost. We also continue our longstanding partnership with **Feed The County,** supporting 28 local food pantries and thousands of Aroostook County residents facing food insecurity. These efforts reflect what Aroostook does best—**helping your friends and neighbors in need**.

As we close this milestone year, thank you for choosing Aroostook Savings & Loan. Ninety years represents generations of relationships, first homes, growing businesses, family milestones, and helping your friends and neighbors. We are proud to be **Your Home Bank** and honored to continue serving Aroostook County for generations to come.

With appreciation,

Curt D. Paterson
President & CEO
Aroostook Savings & Loan

2026 Best Places to Work in ME

MEMBER FDIC

Celebrating Our 2026 Scholarship Recipients



OWEN CORRIGAN
Caribou High School graduate
Studying Business at University of Maine Orono

MAGGIE BELL
Caribou High School graduate
Studying English at Bowdoin College



Each recipient will receive a $4,000 scholarship, awarded as $1,000 annually over four years. We believe in supporting the future of Aroostook County, and we're honored to help these exceptional students achieve their academic goals.

Congratulations, Owen and Maggie!

BANKING SYSTEM UPGRADE
Temporary Service Downtime

System maintenance scheduled for:
OCTOBER 23-26, 2026

ALL BRANCHES & DRIVE-THRUS:
Closing early at 4 PM Friday, October 23
Closed Saturday, October 24

ONLINE BANKING, MOBILE BANKING & BILL PAY
Temporarily unavailable from
4 PM Friday, October 23, to 8 AM Monday, October 26

ATM & DEBIT CARDS
Remain available, with temporary daily limits from
4 PM Friday, October 23 to 8 AM Monday, October 26

Debit card purchases: $1,000 limit
ATM withdrawals: $500 limit

ATM balance inquiries will be temporarily unavailable

PHONE HOME BANKING
Effective Friday, October 23, automated telephone banking service will be discontinued.

Need another way to check balances or make transfers? Ask us!

Please plan ahead for cash, purchases, and bill payments.

Board of Directors

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Bank Holidays

All offices will be closed in observance of these holidays:

Indigenous Peoples Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Day
Friday, December 25

New Year's Day
Friday, January 1, 2027