

MAINE BUREAU OF FINANCIAL INSTITUTIONS  
CERTIFICATE OF MERGER BETWEEN UNIVERSITY CREDIT UNION,  
ORONO, MAINE AND BANSCO CREDIT UNION, BANGOR, MAINE WITH  
UNIVERSITY CREDIT UNION BEING THE RESULTING INSTITUTION

This is to certify that the undersigned Acting Superintendent of the Bureau of Financial Institutions of the State of Maine has duly received an executed plan and agreement of merger dated August 17, 2001 by and between University Credit Union, whose principal office is located in Orono, Penobscot County, Maine and BANSCO Credit Union, whose principal office is located in Bangor, Penobscot County, Maine, together with the resolutions of the governing body of the respective institutions duly approving the plan and agreement of merger, each duly certified by the presiding officer and clerk of each institution. University Credit Union and BANSCO Credit Union are both credit unions authorized to do business in the State of Maine. The undersigned has duly secured evidence that the participating institutions have complied with all applicable federal laws and regulations.

NOW, THEREFORE, BE IT KNOWN, that a merger will be effected in accordance with the plan dated February 28, 2005, which plan was approved pursuant to Title 9-B M.R.S.A. Section 872-A, by which BANSCO Credit Union will be merged with and into University Credit Union under the charter and name of University Credit Union, whose principal office is located at Rangeley Road, Orono, Penobscot County, Maine. This Action is being consummated pursuant to the provision of Title 9-B M.R.S.A. Section 872-A.

BE IT FURTHER KNOWN, that the merger is effective as of the close of business on February 28, 2005.

/s/ Colette L. Mooney  
Acting Superintendent  
Gardiner, Maine  
March 10, 2005