

MAINE BUREAU OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
STATE OF MAINE  
CERTIFICATE OF MERGER BETWEEN BANGOR SAVINGS BANK, BANGOR,  
MAINE AND PEPPERELL BANK & TRUST, BIDDEFORD, MAINE WITH  
BANGOR SAVINGS BANK BEING THE RESULTING INSTITUTION

This is to certify that the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine has duly received an executed plan and agreement of merger dated June 1, 2007 by and between Bangor Savings Bank, whose principal office is located in Bangor, Penobscot County, Maine and Pepperell Bank & Trust, whose principal office is located in Biddeford, York 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 president and clerk of each institution. Bangor Savings Bank and Pepperell Bank & Trust are both banking organizations duly organized under the banking laws of 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 June 1, 2007, which plan was approved pursuant to Title 9-B M.R.S.A. Section 352(2-A), by which Pepperell Bank & Trust will be merged with and into Bangor Savings Bank under the charter of and with the name of Bangor Savings Bank, whose principal office is located at 99 Franklin Street, Bangor, Penobscot County, Maine. This Action is being consummated pursuant to the provision of Title 9-B M.R.S.A. Section 352(4).

BE IT FURTHER KNOWN, that the merger is effective as of the close of business on July 31, 2007.

/s/ Lloyd P. LaFountain III  
Superintendent  
Gardiner, Maine  
July 31, 2007