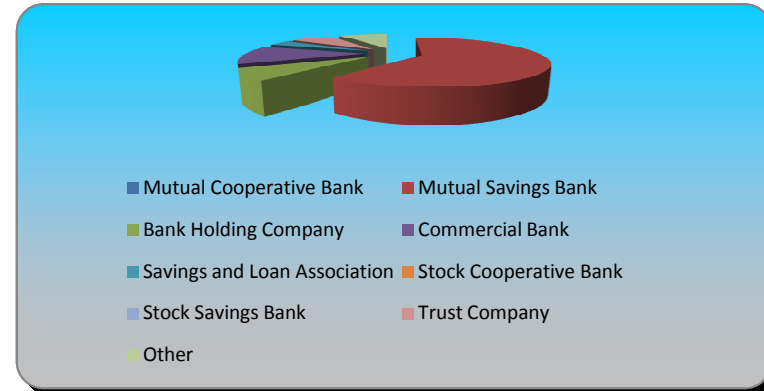


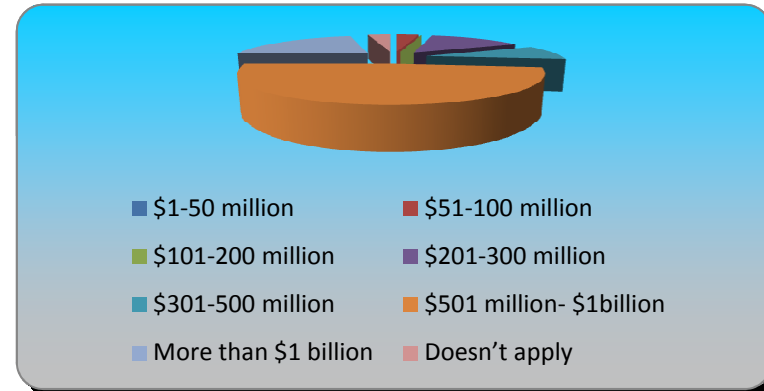
1.) My bank is a:

	Responses	
Mutual Cooperative Bank	0	0%
Mutual Savings Bank	34	60.71%
Bank Holding Company	4	7.14%
Commercial Bank	7	12.50%
Savings and Loan Association	2	3.57%
Stock Cooperative Bank	0	0%
Stock Savings Bank	0	0%
Trust Company	4	7.14%
Other	5	8.93%
Totals	56	100%



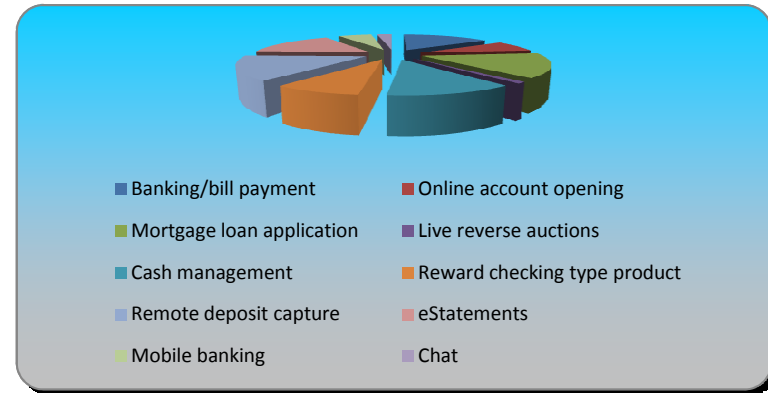
2.) My bank's asset size is:

	Responses	
\$1-50 million	0	0%
\$51-100 million	2	3.57%
\$101-200 million	0	0%
\$201-300 million	8	14.29%
\$301-500 million	5	8.93%
\$501 million- \$1billion	27	48.21%
More than \$1 billion	12	21.43%
Doesn't apply	2	3.57%
Totals	56	100%



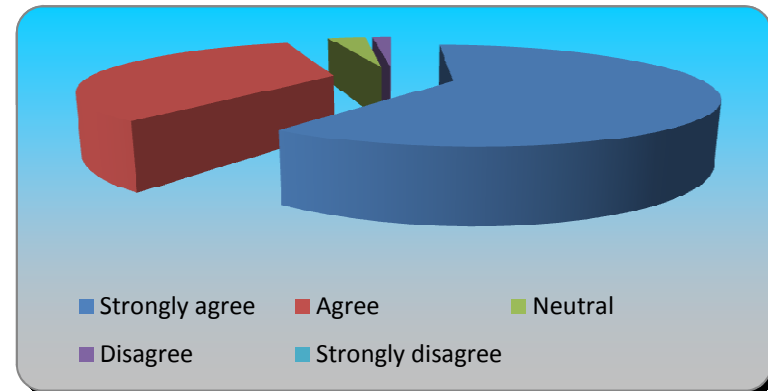
3.) My bank offers these Internet services: (check all that apply)

	Responses	
Banking/bill payment	47	15.56%
Online account opening	23	7.62%
Mortgage loan application	47	15.56%
Live reverse auctions	3	0.99%
Cash management	36	11.92%
Reward checking type product	25	8.28%
Remote deposit capture	47	15.56%
eStatements	48	15.89%
Mobile banking	18	5.96%
Chat	8	2.65%
Totals	302	100%

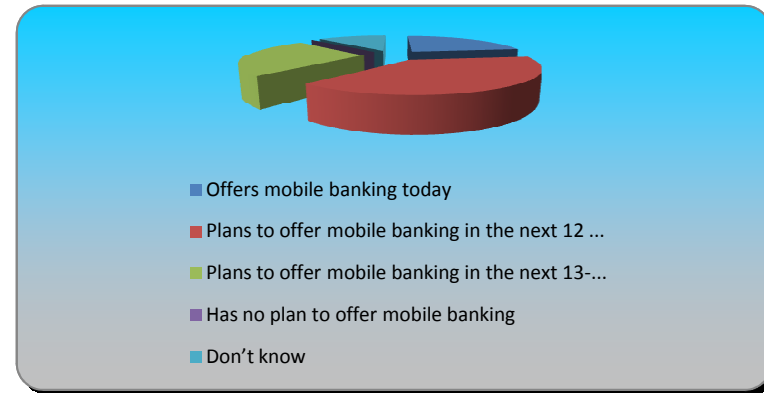


4.) Banks must offer full Internet and mobile banking services to capture Gen Xs and Ys.

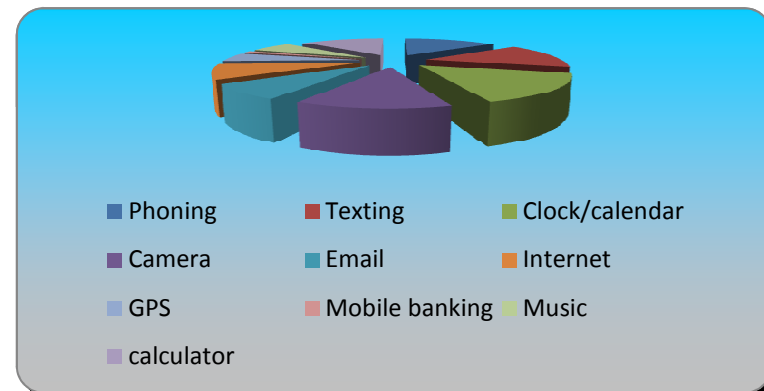
	Responses	
Strongly agree	36	60%
Agree	21	35%
Neutral	2	3.33%
Disagree	1	1.67%
Strongly disagree	0	0%
Totals	60	100%



5.) Our bank:	Responses	
Offers mobile banking today	13	22.81%
Plans to offer mobile banking in the next 12 ...	22	38.60%
Plans to offer mobile banking in the next 13-...	15	26.32%
Has no plan to offer mobile banking	0	0%
Don't know	7	12.28%
Totals	57	100%

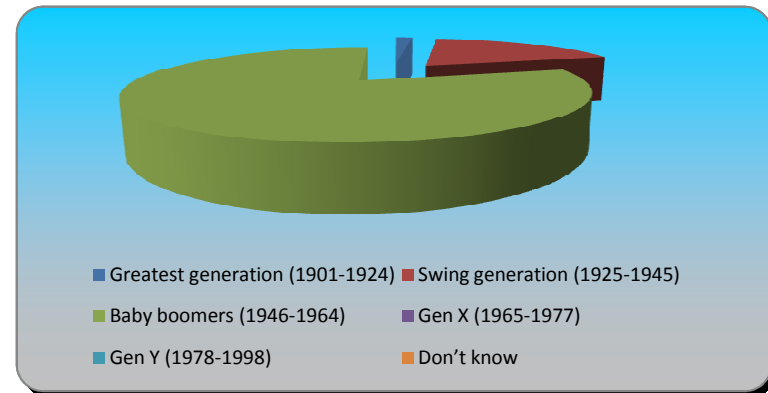


6.) I use my mobile device for: (choose all that apply)	Responses	
Phoning	50	14.75%
Texting	50	14.75%
Clock/calendar	53	15.63%
Camera	42	12.39%
Email	27	7.96%
Internet	30	8.85%
GPS	17	5.01%
Mobile banking	4	1.18%
Music	21	6.19%
calculator	45	13.27%
Totals	339	100%



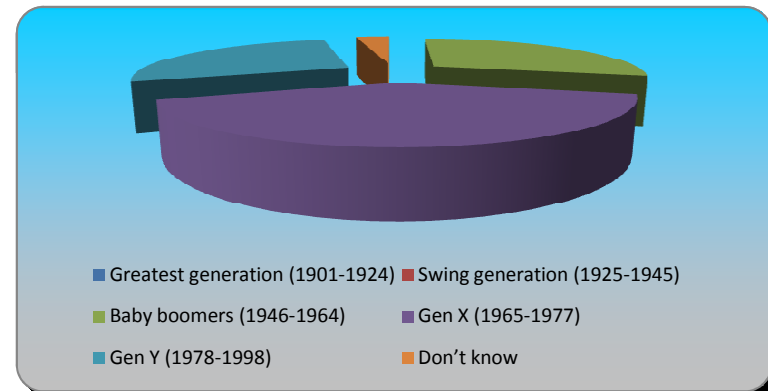
7.) The primary customer of our bank is:

	Responses	
Greatest generation (1901-1924)	1	1.72%
Swing generation (1925-1945)	11	18.97%
Baby boomers (1946-1964)	46	79.31%
Gen X (1965-1977)	0	0%
Gen Y (1978-1998)	0	0%
Don't know	0	0%
Totals	58	100%

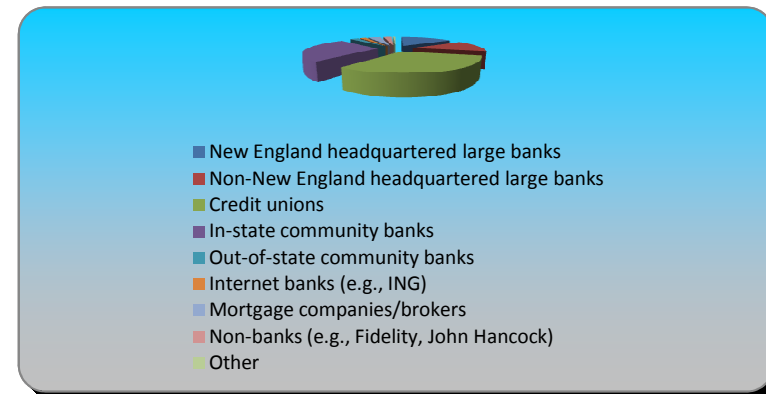


8.) The primary new customer of our bank is:

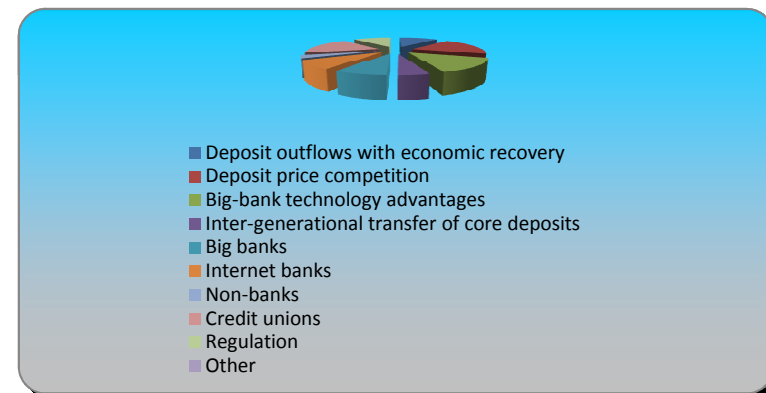
	Responses	
Greatest generation (1901-1924)	0	0%
Swing generation (1925-1945)	0	0%
Baby boomers (1946-1964)	17	28.81%
Gen X (1965-1977)	24	40.68%
Gen Y (1978-1998)	16	27.12%
Don't know	2	3.39%
Totals	59	100%



9.) Our top three competitors are: (choose 3 responses)	Responses	
New England headquartered large banks	24	15.48%
Non-New England headquartered large banks	21	13.55%
Credit unions	49	31.61%
In-state community banks	43	27.74%
Out-of-state community banks	4	2.58%
Internet banks (e.g., ING)	3	1.94%
Mortgage companies/brokers	6	3.87%
Non-banks (e.g., Fidelity, John Hancock)	4	2.58%
Other	1	0.65%
Totals	155	100%

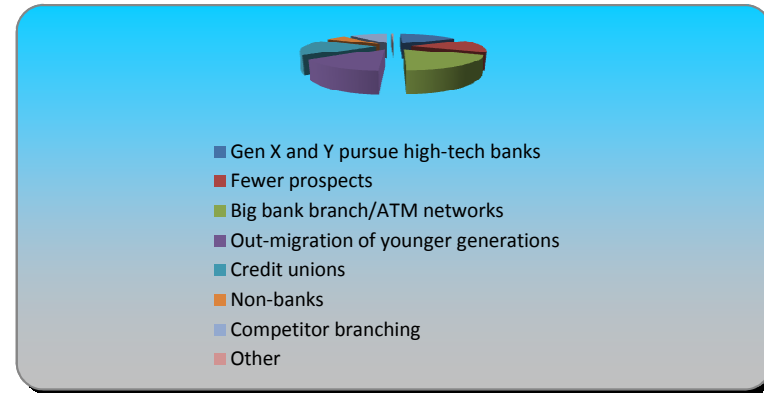


10.) "Top of Mind" Core Deposit Threats (choose all that apply)	Responses	
Deposit outflows with economic recovery	21	11.35%
Deposit price competition	35	18.92%
Big-bank technology advantages	28	15.14%
Inter-generational transfer of core deposits	9	4.86%
Big banks	15	8.11%
Internet banks	17	9.19%
Non-banks	6	3.24%
Credit unions	33	17.84%
Regulation	21	11.35%
Other	0	0%
Totals	185	100%



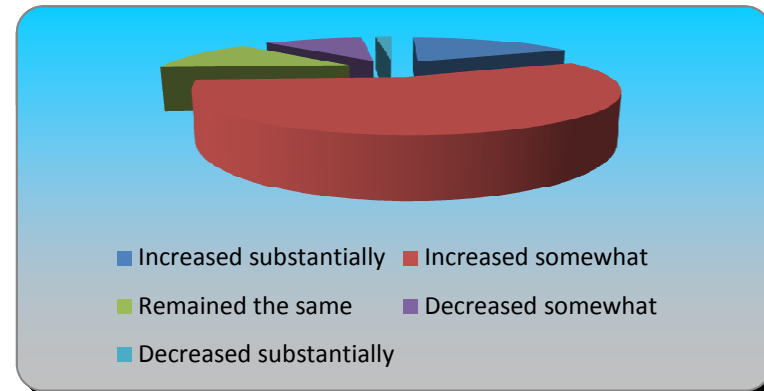
11.) "Top of Mind" Customer Acquisition Threats (choose all that apply)

	Responses	
Gen X and Y pursue high-tech banks	30	17.54%
Fewer prospects	24	14.04%
Big bank branch/ATM networks	32	18.71%
Out-migration of younger generations	25	14.62%
Credit unions	30	17.54%
Non-banks	10	5.85%
Competitor branching	19	11.11%
Other	1	0.58%
Totals	171	100%



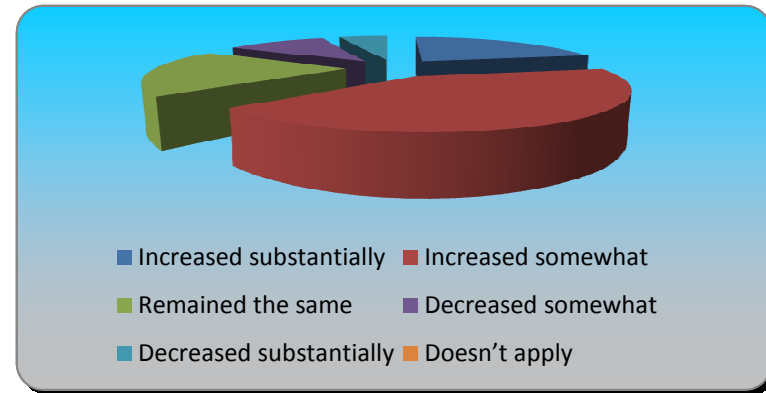
12.) In 2009, core deposit competition in our market has:

	Responses	
Increased substantially	10	18.52%
Increased somewhat	30	55.56%
Remained the same	7	12.96%
Decreased somewhat	6	11.11%
Decreased substantially	1	1.85%
Totals	54	100%



13.) In 2009, residential first mortgage competition in our market has:

	Responses	
Increased substantially	12	21.82%
Increased somewhat	23	41.82%
Remained the same	11	20%
Decreased somewhat	6	10.91%
Decreased substantially	3	5.45%
Doesn't apply	0	0%
Totals	55	100%



14.) There were 33 Maine banks in 2007, 30 in 2008, and 29 in 2009. How many banks will there be in 2014?

	Responses	
More than 30	2	3.45%
30	1	1.72%
28 – 29	4	6.90%
26 – 27	19	32.76%
24 – 25	15	25.86%
23 – 24	5	8.62%
21 – 22	8	13.79%
20 or less	4	6.90%
Totals	58	100%

