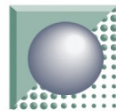


REPORT TO
MAINE BANKERS
Association

PROPRIETARY RESULTS FROM THE 48TH
PAN ATLANTIC SMS GROUP
OMNIBUS POLL™

“THE BENCHMARK OF MAINE PUBLIC OPINION”

Issued May, 2011



Pan Atlantic SMS Group
RESEARCH • STRATEGY • TRAINING

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Background

- This Pan Atlantic SMS Group Omnibus survey is the 48th in a series of statewide Omnibus surveys conducted by Pan Atlantic SMS Group on Maine public policy, economic and business issues.
- Because we have conducted this poll on a frequent basis over a long time period (since 1996), we are in a unique position to provide reliable benchmarking on a range of important issues.
- Pan Atlantic SMS Group

Founded in 1985, Pan Atlantic SMS Group is an independent, Maine based marketing research and consulting firm.

Pan Atlantic SMS Group provides services to a range of businesses, government and public policy clients in Maine, New England and nationally. Since it's inception 26 years ago, it has serviced the marketing research needs of more than 450 clients.

Methodology

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- The most recent Pan Atlantic SMS Group Omnibus Poll™ was conducted between April 25th and May 2nd, 2011. It was tested in the field a few days prior to April 25th to ensure strong respondent comprehension of the questions asked.

- Sampling Plan

A randomly selected, stratified statewide sample of **401** Mainers who voted in the November 2010 elections was interviewed by telephone. Each of Maine's two Congressional Districts had approximately half of the sample. The survey was administered only to those who fulfilled the following criteria:

- Registered Maine voter
- Voted in the November 2010 Maine elections
- Do not, nor anyone in their household, work for a market research, advertising or media firm.

- Interviewing

The poll was conducted by phone, at our in-house interviewing center, by Pan Atlantic's team of experienced interviewers. No outside interviewing sources were used.

Survey results were weighted to ensure that the poll results are representative of the various demographic segments of Maine's population. The survey sample is strongly representative of Maine's voters by age segment, income level and gender mix.

Methodology

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- It should be noted that figures may not always equal 100.0 percent due to the rounding of decimals.

- Sampling Error

The sample was stratified based on the 2010 U.S. Census of Population and Housing data. The sample size has statistical significance of ± 4.9 percent at the 95 percent confidence level. This means that if the survey were to be repeated, 95 times out of 100 the results would reflect the results of this survey within the ± 4.9 percent margin of error. The results are broken out by various demographic subsamples, including geographic location, political party affiliation, age group and gender. The margins of error for specific sub-samples are higher than the ± 4.9 percent margin of error for the entire sample.

- We note that as with all surveys, these results are indicative of interviewees' opinions at a singular point in time.

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Poll Results

Maine's Best Pollster 2008



Bangor Daily News

Pan Atlantic SMS Group Reported as Most Accurate Pollster
on Maine's 2010 Gubernatorial Race

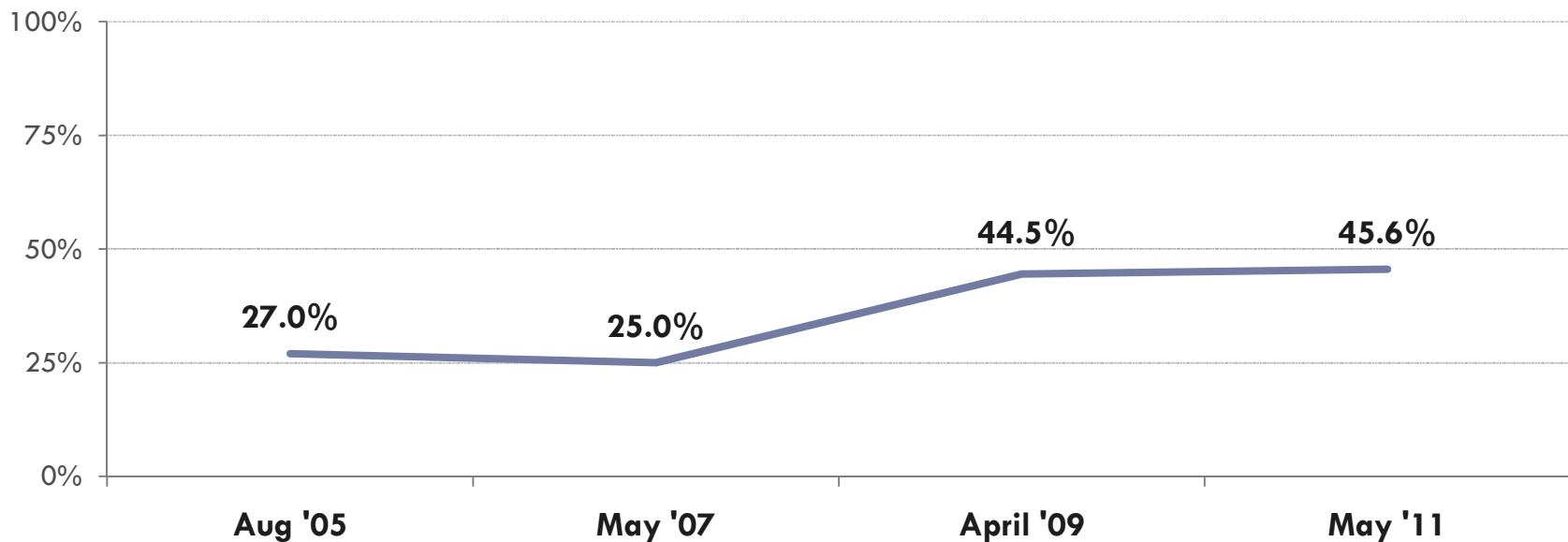
Pan Atlantic SMS Group Report to The Maine Bankers Association

TECHNOLOGY – USE OF ONLINE BANKING

Do you currently conduct online banking for transactional purposes other than checking account balances - such as transferring funds, making payments, applying for loans, etc.?

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Using Online Banking for Transactional Purposes



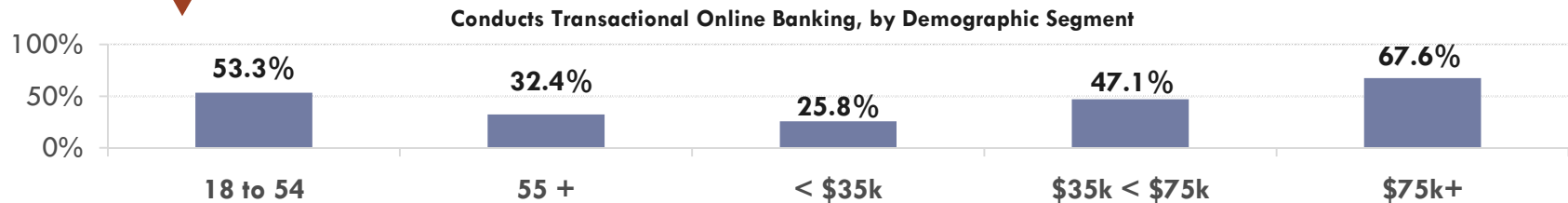
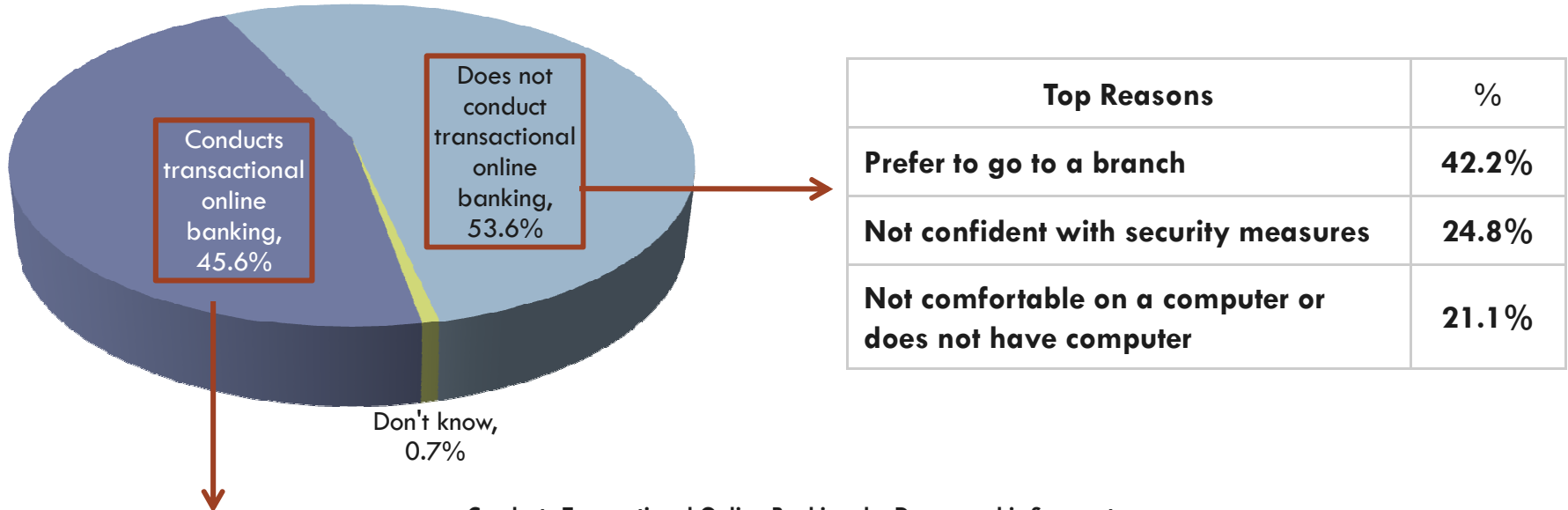
- ▣ Forty six percent of Mainer (45.6%) are currently using online banking for *transactional* purposes.
- ▣ This represents an 18.6 percentage point increase since August 2005. However, the numbers appear to have leveled off in the past two years.

TECHNOLOGY – USE OF ONLINE BANKING

Do you currently conduct online banking for transactional purposes other than checking account balances - such as transferring funds, making payments, applying for loans, etc.? **If not**, what is the primary reason why you do not conduct online banking?

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2011: Transactional Online Banking



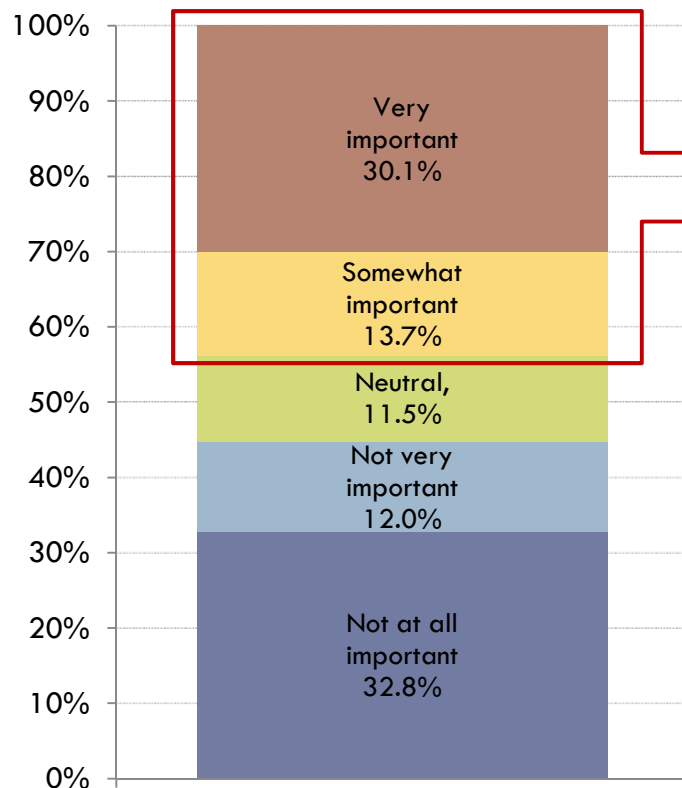
- Mainers between the ages of 18 and 54 are more likely than those 55+ to conduct transactional online banking (53.3% vs. 32.4%, respectively). As income levels increase, the likelihood to conduct online banking for transactional purposes also increases.

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important, how important is it to you personally that your primary bank offer:

"A mobile banking app that allows you to make transfers, check account balances, pay bills, etc."

[Asked only of those who reported using online banking for transactional purposes, N=183]

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A mobile banking APP that allows you to make transfers, check account balances, pay bills, etc.

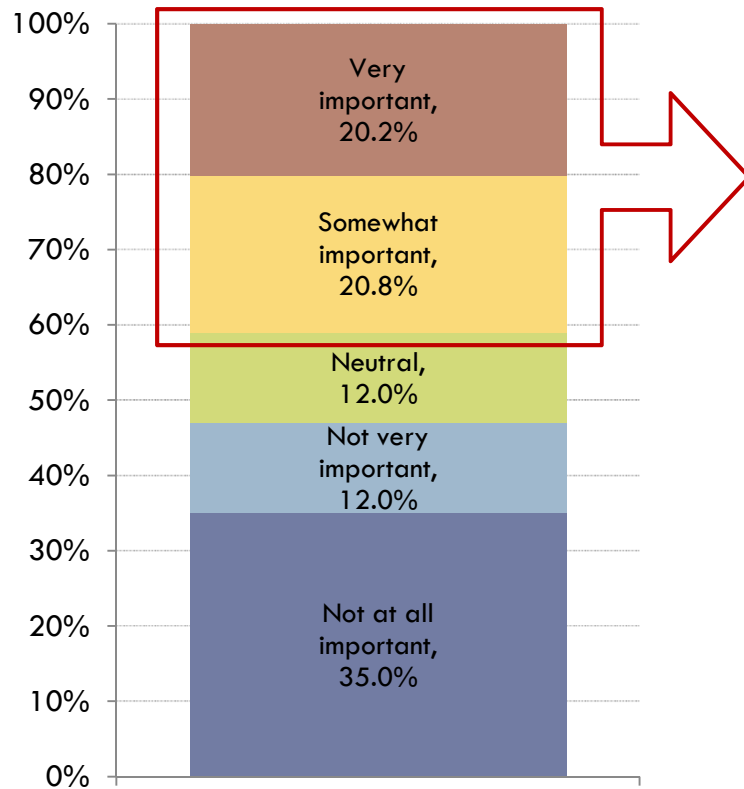
- More than four in ten respondents (43.7%) who conduct online banking for transactional purposes reported that it is 'somewhat / very important' that their primary bank offer "a mobile banking app that allows you to make transfers, check account balances, pay bills, etc.".
- Conversely, a similar percentage (44.8%) of online banking users indicated that it is 'not at all / not very important' that their primary bank offer this feature; 11.5% were 'neutral' on this issue and 0.0% 'don't know'.
- Respondents under the age of 55 are more likely to find a mobile banking app such as the one tested to be 'somewhat / very important' (48.5%) than those over the age of 55 (29.8%).
- There is an indication that respondents with a household income greater than \$75,000 per annum are more inclined to find a mobile banking app to be 'somewhat / very important' (50.7%) than those with household incomes less than \$75,000 (38.9%)- however this difference is not statistically significant.

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important, how important is it to you personally that your primary bank offer:

"Text message alerts from the bank such as if you have a low balance, or reminders for when payments are due"

[Asked only of those who reported using online banking for transactional purposes, N=183]

9



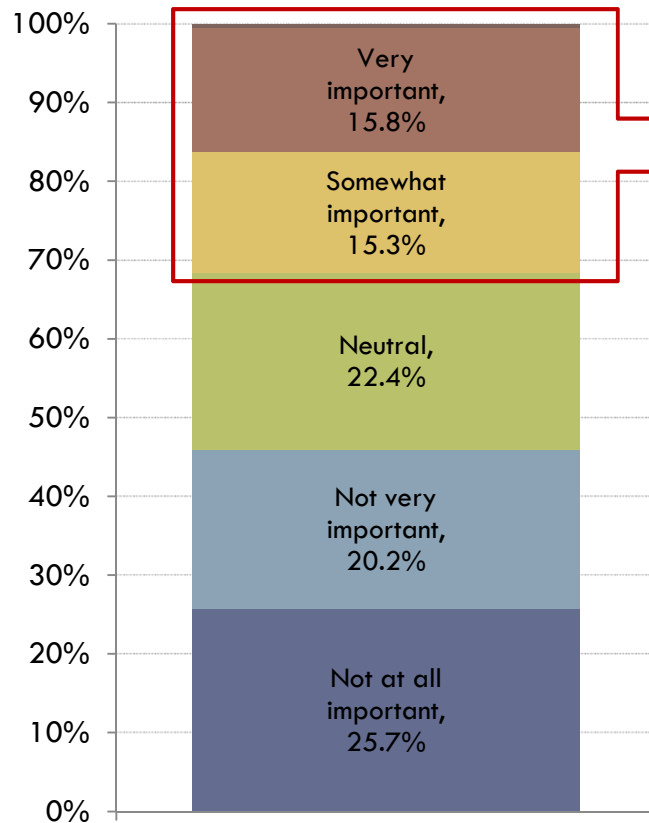
Text message alerts from the bank such as if you have a low balance, or reminders for when payments are due

- Four in ten respondents (41.0%) reported that it is 'somewhat / very important' to them that their primary bank offer "text message alerts from the bank such as if you have a low balance, or reminders for when payments are due".
- A slightly higher percentage of respondents who conduct online banking (47.0%) indicated that it is 'not at all / not very important' that their primary bank offer this feature.
- Twelve percent of respondents (12.0%) felt that their bank offering this service was neither important nor unimportant, and 0.0% 'don't know' if this service is important to them or not.
- Respondents with a household income greater than \$75,000 per annum are more inclined to find receiving text message alerts from their bank to be 'somewhat / very important' (52.1%) than those with household incomes less than \$75,000 (33.3%).
- Although respondents under the age of 55 reported a seemingly higher importance level for receiving text message alerts from their bank than did those over the age of 55 (44.1% vs. 31.9%, respectively), this difference is not significant.

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important, how important is it to you personally that your primary bank offer:
"The ability to open a new account or apply for a loan online"

[Asked only of those who reported using online banking for transactional purposes, N=183]

10



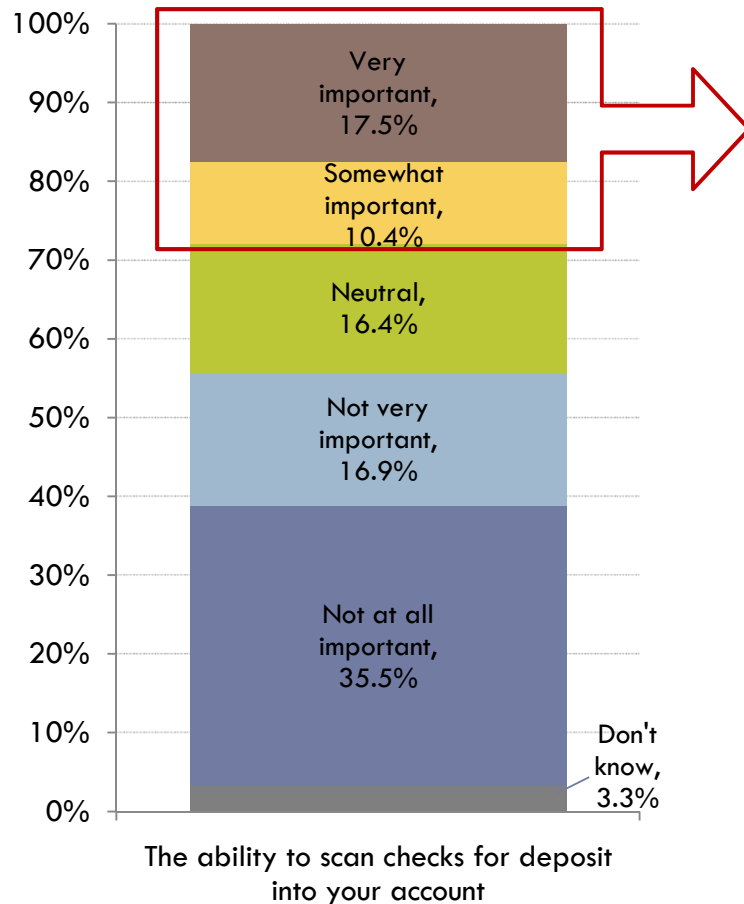
The ability to open a new account or apply for a loan online

- Approximately one third of respondents (31.1%) reported that “the ability to open a new account or apply for a loan online” is a service that is ‘somewhat / very important’ that their primary bank offer.
- Slightly less than half of respondents (45.9%) indicated that it was ‘not at all / not very important’ that their bank offer “the ability to open an account or apply for a loan online”. A further 22.4% are neutral in regard to this feature.
- Only 0.5% of respondents indicated that they ‘don’t know’ if “the ability to open a new account or apply for a loan online” is important or not to them.
- Variations in importance level for this feature were not reported between age, gender, or income levels.

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important, how important is it to you personally that your primary bank offer:
"The ability to scan checks for deposit into your account"

[Asked only of those who reported using online banking for transactional purposes, N=183]

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- Twenty eight percent of respondents (27.9%) reported that it is 'somewhat / very important' that their primary bank offer "the ability to scan checks for deposits into your account". This feature was reported to be the least important of the four services tested.
- Greater than half of respondents who use online banking services (52.5%) indicated that the "ability to scan checks for deposit into your account" is 'not at all / not very important'.
- An additional 19.8% of respondents are 'neutral' (16.4%) or 'don't know' (3.3%) their regard to their primary bank offering this online feature.
- Variations in importance level for this feature were not reported between age, gender, or income levels.

Importance of Tested Online and Mobile Banking Services

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important, how important is it to you personally that your primary bank offer the following features?

[Asked only of those who reported using online banking for transactional purposes, N=183]

12

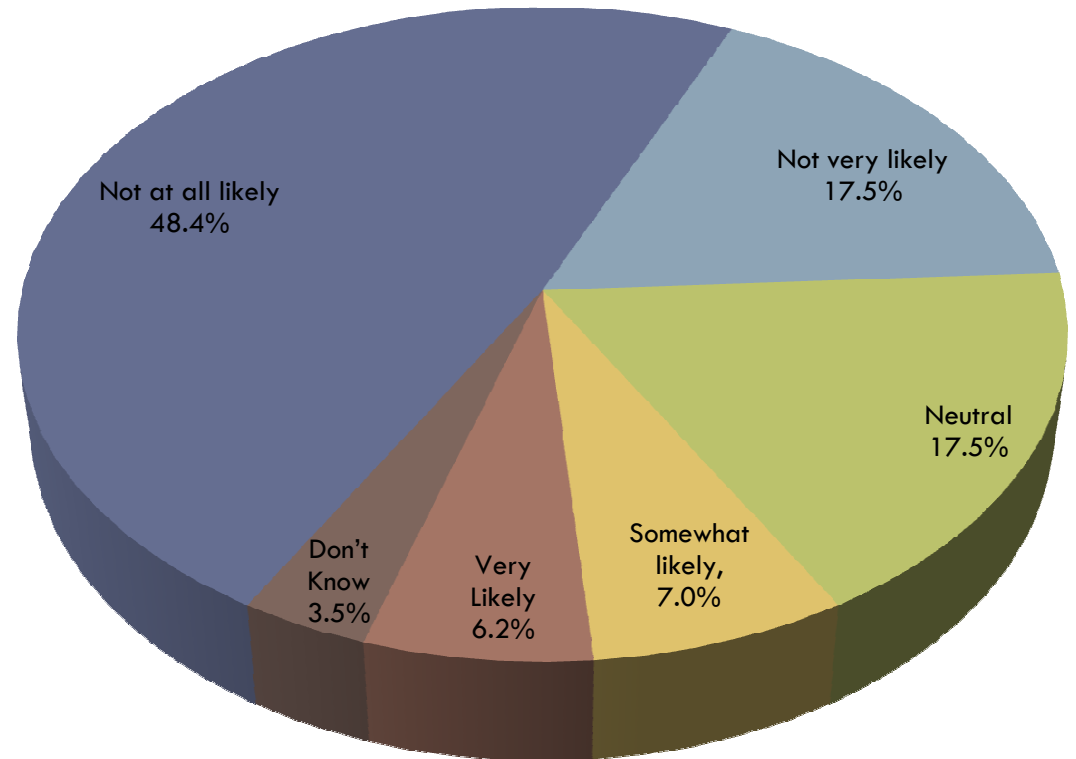
Online / Mobile Banking Service	% of respondents rating this service as 'somewhat' or 'very' important	Mean rating out of 5
A mobile banking APP that allows you to make transfers, check account balances, pay bills, etc.	43.7%	2.96
Text message alerts from the bank such as if you have a low balance, or reminders for when payments are due	41.0%	2.79
The ability to open a new account or apply for a loan online	31.1%	2.75
The ability to scan checks for deposit into your account	27.9%	2.56

- “A mobile banking app [...]” is the most important feature tested that a primary bank could offer (mean 2.96 out of 5), while “the ability to scan checks for deposit into your account” is the least important (mean 2.56 out of 5).

If you were to switch banks in the near future, how likely would you be to switch banks based primarily on the level of technological advancement of its banking and mobile banking services? Please use a scale from 1 to 5 where 1 is 'not at all likely' and 5 is 'very likely'.

[Options were rotated]

- Close to two-thirds of respondents (65.8%) reported that if they were to switch banks in the near future, they would be 'not very likely' (17.5%) or 'not at all likely' (48.4%) to base their decision on the level of technological advancement of the bank's online and mobile banking services.
- Thirteen percent of those surveyed (13.2%) indicated that the level of technological advancement of a bank would be 'somewhat' (7.0%) or 'extremely' likely (6.2%) to be a motivating factor in switching to that bank.
- Seventeen percent (17.5%) were neutral in regard to the technological advancement of a new bank, while 3.5% 'don't know'.
- The likelihood of switching to a bank based on its technological advancement increases with increasing household income- >\$35k : 5.2%, \$35-\$75K : 13.0%, \$75K+ 21.9% 'somewhat / extremely likely' combined.



Key Poll Demographic Data

GENDER	PERCENT
Females	51.4%
Males	48.6%

INCOME LEVEL	PERCENT
Under \$35,000	24.1%
\$35,000 to \$50,000	11.5%
\$50,000 to \$75,000	22.9%
\$75,000 to \$100,000	13.7%
\$100,000 +	12.5%
Don't know / Refused	15.2%

AGE SEGMENT	PERCENT
18 to 34	24.2%
35 to 54	39.4%
55+	36.2%
Refused	0.2%

POLITICAL AFFILIATION	PERCENT
Democrats	33.4%
Republicans	31.4%
Independents / Unenrolled	32.7%
Other / Refused	2.5%

Appendix A : Crosstabulations

Maine's Best Pollster 2008



Bangor Daily News

Pan Atlantic SMS Group Reported as Most Accurate Pollster
on Maine's 2010 Gubernatorial Race

Pan Atlantic SMS Group Report to The Maine Bankers Association

**Do you currently conduct online banking for transactional purposes other than checking account balances,
such as transferring funds,making payments, applying for loans, etc.?**

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Yes	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5
	45.6%	50.0%	41.3%	42.7%	48.7%	55.7%	51.9%	32.4%	25.8%	47.1%	67.6%	44.8%	42.9%	48.9%	50.0%
No	215	99	116	116	99	43	75	96	72	73	34	73	72	66	4
	53.6%	49.5%	57.7%	56.3%	50.8%	44.3%	47.5%	66.2%	74.2%	52.9%	32.4%	54.5%	57.1%	50.4%	40.0%
Don't know	3	1	2	2	1		1	2				1		1	1
	.7%	.5%	1.0%	1.0%	.5%		.6%	1.4%				.7%		.8%	10.0%

Pan Atlantic SMS Group (May, 2011)

**What is the primary reason why you do not conduct online banking?
[One response recorded; Asked only of those who reported to not conduct or did not know if they conduct online banking in the previous question.]**

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	218	100	118	118	100	43	76	98	72	73	34	74	72	67	5
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not confident with security measures	54	26	28	27	27	7	20	26	15	18	9	16	25	12	1
	24.8%	26.0%	23.7%	22.9%	27.0%	16.3%	26.3%	26.5%	20.8%	24.7%	26.5%	21.6%	34.7%	17.9%	20.0%
Not comfortable on / No computer	46	19	27	21	25	6	10	30	21	9	7	14	13	19	
	21.1%	19.0%	22.9%	17.8%	25.0%	14.0%	13.2%	30.6%	29.2%	12.3%	20.6%	18.9%	18.1%	28.4%	
Prefer to go to branch	92	43	49	54	38	24	34	34	29	34	15	33	28	29	2
	42.2%	43.0%	41.5%	45.8%	38.0%	55.8%	44.7%	34.7%	40.3%	46.6%	44.1%	44.6%	38.9%	43.3%	40.0%
Other	23	11	12	14	9	6	11	6	7	9	3	10	5	6	2
	10.6%	11.0%	10.2%	11.9%	9.0%	14.0%	14.5%	6.1%	9.7%	12.3%	8.8%	13.5%	6.9%	9.0%	40.0%
Don't know	3	1	2	2	1		1	2		3		1	1	1	
	1.4%	1.0%	1.7%	1.7%	1.0%		1.3%	2.0%		4.1%		1.4%	1.4%	1.5%	

Pan Atlantic SMS Group (May, 2011)

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important', how important is it to you personally that your primary bank offer the following feature: **THE ABILITY TO SCAN CHECKS FOR DEPOSIT INTO YOUR ACCOUNT.**
[Asked only of those who reported conducting online banking for transactional purposes.]

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not at all important	65	37	28	34	31	17	35	13	11	25	23	19	21	24	1
	35.5%	37.0%	33.7%	38.6%	32.6%	31.5%	42.7%	27.7%	44.0%	38.5%	32.4%	31.7%	38.9%	37.5%	20.0%
Not very important	31	13	18	13	18	9	14	8	1	13	14	10	9	12	
	16.9%	13.0%	21.7%	14.8%	18.9%	16.7%	17.1%	17.0%	4.0%	20.0%	19.7%	16.7%	16.7%	18.8%	
Neutral	30	16	14	12	18	10	14	6	5	9	11	12	9	7	2
	16.4%	16.0%	16.9%	13.6%	18.9%	18.5%	17.1%	12.8%	20.0%	13.8%	15.5%	20.0%	16.7%	10.9%	40.0%
Somewhat important	19	11	8	9	10	6	5	8	1	4	8	5	7	5	2
	10.4%	11.0%	9.6%	10.2%	10.5%	11.1%	6.1%	17.0%	4.0%	6.2%	11.3%	8.3%	13.0%	7.8%	40.0%
Very important	32	19	13	18	14	10	11	11	6	12	12	12	7	13	
	17.5%	19.0%	15.7%	20.5%	14.7%	18.5%	13.4%	23.4%	24.0%	18.5%	16.9%	20.0%	13.0%	20.3%	
Don't know	6	4	2	2	4	2	3	1	1	2	3	2	1	3	
	3.3%	4.0%	2.4%	2.3%	4.2%	3.7%	3.7%	2.1%	4.0%	3.1%	4.2%	3.3%	1.9%	4.7%	
Not at all / Not very important	96	50	46	47	49	26	49	21	12	38	37	29	30	36	1
	52.5%	50.0%	55.4%	53.4%	51.6%	48.1%	59.8%	44.7%	48.0%	58.5%	52.1%	48.3%	55.6%	56.3%	20.0%
Neutral	30	16	14	12	18	10	14	6	5	9	11	12	9	7	2
	16.4%	16.0%	16.9%	13.6%	18.9%	18.5%	17.1%	12.8%	20.0%	13.8%	15.5%	20.0%	16.7%	10.9%	40.0%
Somewhat / Very important	51	30	21	27	24	16	16	19	7	16	20	17	14	18	2
	27.9%	30.0%	25.3%	30.7%	25.3%	29.6%	19.5%	40.4%	28.0%	24.6%	28.2%	28.3%	25.9%	28.1%	40.0%
Don't know	6	4	2	2	4	2	3	1	1	2	3	2	1	3	
	3.3%	4.0%	2.4%	2.3%	4.2%	3.7%	3.7%	2.1%	4.0%	3.1%	4.2%	3.3%	1.9%	4.7%	

Pan Atlantic SMS Group (May, 2011)

Mean for THE ABILITY TO SCAN CHECKS FOR DEPOSIT INTO YOUR ACCOUNT

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Mean	2.56	2.60	2.51	2.58	2.54	2.67	2.28	2.91	2.58	2.44	2.59	2.67	2.43	2.52	3.00
Std Deviation	1.51	1.57	1.46	1.59	1.45	1.52	1.44	1.58	1.69	1.53	1.50	1.53	1.46	1.59	1.22
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.00
Valid N	177	96	81	86	91	52	79	46	24	63	68	58	53	61	5

Pan Atlantic SMS Group (May, 2011)

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important', how important is it to you personally that your primary bank offer the following feature: **THE ABILITY TO OPEN A NEW ACCOUNT OR APPLY FOR A LOAN ONLINE.**
[Asked only of those who reported conducting online banking for transactional purposes.]

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not at all important	47	26	21	25	22	10	23	14	8	17	15	11	14	20	2
	25.7%	26.0%	25.3%	28.4%	23.2%	18.5%	28.0%	29.8%	32.0%	26.2%	21.1%	18.3%	25.9%	31.3%	40.0%
Not very important	37	21	16	17	20	15	12	10	4	14	17	13	11	13	
	20.2%	21.0%	19.3%	19.3%	21.1%	27.8%	14.6%	21.3%	16.0%	21.5%	23.9%	21.7%	20.4%	20.3%	
Neutral	41	21	20	14	27	10	21	10	7	15	15	15	12	13	1
	22.4%	21.0%	24.1%	15.9%	28.4%	18.5%	25.6%	21.3%	28.0%	23.1%	21.1%	25.0%	22.2%	20.3%	20.0%
Somewhat important	28	14	14	17	11	4	15	9	3	8	13	11	9	7	1
	15.3%	14.0%	16.9%	19.3%	11.6%	7.4%	18.3%	19.1%	12.0%	12.3%	18.3%	18.3%	16.7%	10.9%	20.0%
Very important	29	17	12	15	14	14	11	4	3	11	10	10	8	10	1
	15.8%	17.0%	14.5%	17.0%	14.7%	25.9%	13.4%	8.5%	12.0%	16.9%	14.1%	16.7%	14.8%	15.6%	20.0%
Don't know	1	1			1	1					1			1	
	.5%	1.0%			1.1%	1.9%					1.4%			1.6%	
Not at all / Not very important	84	47	37	42	42	25	35	24	12	31	32	24	25	33	2
	45.9%	47.0%	44.6%	47.7%	44.2%	46.3%	42.7%	51.1%	48.0%	47.7%	45.1%	40.0%	46.3%	51.6%	40.0%
Neutral	41	21	20	14	27	10	21	10	7	15	15	15	12	13	1
	22.4%	21.0%	24.1%	15.9%	28.4%	18.5%	25.6%	21.3%	28.0%	23.1%	21.1%	25.0%	22.2%	20.3%	20.0%
Somewhat / Very important	57	31	26	32	25	18	26	13	6	19	23	21	17	17	2
	31.1%	31.0%	31.3%	36.4%	26.3%	33.3%	31.7%	27.7%	24.0%	29.2%	32.4%	35.0%	31.5%	26.6%	40.0%
Don't know	1	1			1	1					1			1	
	.5%	1.0%			1.1%	1.9%					1.4%			1.6%	

Pan Atlantic SMS Group (May, 2011)

Mean for THE ABILITY TO OPEN A NEW ACCOUNT OR APPLY FOR A LOAN ONLINE

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Mean	2.75	2.75	2.76	2.77	2.73	2.94	2.74	2.55	2.56	2.72	2.80	2.93	2.74	2.59	2.80
Std Deviation	1.41	1.43	1.38	1.48	1.35	1.49	1.39	1.33	1.39	1.42	1.36	1.35	1.40	1.44	1.79
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Valid N	182	99	83	88	94	53	82	47	25	65	70	60	54	63	5

Pan Atlantic SMS Group (May, 2011)

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important', how important is it to you personally that your primary bank offer the following feature: A MOBILE BANKING APP THAT ALLOWS YOU TO MAKE TRANSFERS, CHECK ACCOUNT BALANCES, PAY BILLS, ETC.
 [Asked only of those who reported conducting online banking for transactional purposes.]

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not at all important	60	36	24	35	25	11	25	24	9	25	18	19	18	22	1
	32.8%	36.0%	28.9%	39.8%	26.3%	20.4%	30.5%	51.1%	36.0%	38.5%	25.4%	31.7%	33.3%	34.4%	20.0%
Not very important	22	7	15	10	12	9	9	4	4	5	11	9	3	8	2
	12.0%	7.0%	18.1%	11.4%	12.6%	16.7%	11.0%	8.5%	16.0%	7.7%	15.5%	15.0%	5.6%	12.5%	40.0%
Neutral	21	11	10	9	12	6	10	5	3	9	6	5	9	6	1
	11.5%	11.0%	12.0%	10.2%	12.6%	11.1%	12.2%	10.6%	12.0%	13.8%	8.5%	8.3%	16.7%	9.4%	20.0%
Somewhat important	25	11	14	11	14	11	13	1	2	10	11	8	10	7	
	13.7%	11.0%	16.9%	12.5%	14.7%	20.4%	15.9%	2.1%	8.0%	15.4%	15.5%	13.3%	18.5%	10.9%	
Very important	55	35	20	23	32	17	25	13	7	16	25	19	14	21	1
	30.1%	35.0%	24.1%	26.1%	33.7%	31.5%	30.5%	27.7%	28.0%	24.6%	35.2%	31.7%	25.9%	32.8%	20.0%
Not at all / Not very important	82	43	39	45	37	20	34	28	13	30	29	28	21	30	3
	44.8%	43.0%	47.0%	51.1%	38.9%	37.0%	41.5%	59.6%	52.0%	46.2%	40.8%	46.7%	38.9%	46.9%	60.0%
Neutral	21	11	10	9	12	6	10	5	3	9	6	5	9	6	1
	11.5%	11.0%	12.0%	10.2%	12.6%	11.1%	12.2%	10.6%	12.0%	13.8%	8.5%	8.3%	16.7%	9.4%	20.0%
Somewhat / Very important	80	46	34	34	46	28	38	14	9	26	36	27	24	28	1
	43.7%	46.0%	41.0%	38.6%	48.4%	51.9%	46.3%	29.8%	36.0%	40.0%	50.7%	45.0%	44.4%	43.8%	20.0%

Pan Atlantic SMS Group (May, 2011)

Mean for A MOBILE BANKING APP THAT ALLOWS YOU TO MAKE TRANSFERS, CHECK ACCOUNT BALANCES, PAY BILLS, ETC.

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Mean	2.96	3.02	2.89	2.74	3.17	3.26	3.05	2.47	2.76	2.80	3.20	2.98	2.98	2.95	2.60
Std Deviation	1.67	1.75	1.58	1.68	1.64	1.56	1.65	1.74	1.69	1.66	1.65	1.69	1.63	1.72	1.52
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Valid N	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5

Pan Atlantic SMS Group (May, 2011)

Using a scale from 1 to 5, where 1 is 'not at all important' and 5 is 'very important', how important is it to you personally that your primary bank offer the following feature: SIGN UP FOR TEXT MESSAGE ALERTS FROM THE BANK SUCH AS IF YOU HAVE A LOW BALANCE, OR REMINDERS FOR WHEN PAYMENTS ARE DUE. [Asked only of those who reported conducting online banking for transactional purposes.]

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not at all important	64	36	28	30	34	13	28	23	10	29	18	16	18	28	2
	35.0%	36.0%	33.7%	34.1%	35.8%	24.1%	34.1%	48.9%	40.0%	44.6%	25.4%	26.7%	33.3%	43.8%	40.0%
Not very important	22	8	14	10	12	10	6	6	4	5	10	5	6	9	2
	12.0%	8.0%	16.9%	11.4%	12.6%	18.5%	7.3%	12.8%	16.0%	7.7%	14.1%	8.3%	11.1%	14.1%	40.0%
Neutral	22	11	11	8	14	6	13	3	3	9	6	10	7	4	1
	12.0%	11.0%	13.3%	9.1%	14.7%	11.1%	15.9%	6.4%	12.0%	13.8%	8.5%	16.7%	13.0%	6.3%	20.0%
Somewhat important	38	25	13	21	17	12	20	6	3	11	22	17	13	8	
	20.8%	25.0%	15.7%	23.9%	17.9%	22.2%	24.4%	12.8%	12.0%	16.9%	31.0%	28.3%	24.1%	12.5%	
Very important	37	20	17	19	18	13	15	9	5	11	15	12	10	15	
	20.2%	20.0%	20.5%	21.6%	18.9%	24.1%	18.3%	19.1%	20.0%	16.9%	21.1%	20.0%	18.5%	23.4%	
Not at all / Not very important	86	44	42	40	46	23	34	29	14	34	28	21	24	37	4
	47.0%	44.0%	50.6%	45.5%	48.4%	42.6%	41.5%	61.7%	56.0%	52.3%	39.4%	35.0%	44.4%	57.8%	80.0%
Neutral	22	11	11	8	14	6	13	3	3	9	6	10	7	4	1
	12.0%	11.0%	13.3%	9.1%	14.7%	11.1%	15.9%	6.4%	12.0%	13.8%	8.5%	16.7%	13.0%	6.3%	20.0%
Somewhat / Very important	75	45	30	40	35	25	35	15	8	22	37	29	23	23	
	41.0%	45.0%	36.1%	45.5%	36.8%	46.3%	42.7%	31.9%	32.0%	33.8%	52.1%	48.3%	42.6%	35.9%	

Pan Atlantic SMS Group (May, 2011)

Mean for TEXT MESSAGE ALERTS FROM THE BANK: LOW BALANCE, OR REMINDERS FOR WHEN PAYMENTS ARE DUE.

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Mean	2.79	2.85	2.72	2.88	2.72	3.04	2.85	2.40	2.56	2.54	3.08	3.07	2.83	2.58	1.80
Std Deviation	1.58	1.60	1.56	1.61	1.56	1.54	1.56	1.64	1.61	1.59	1.53	1.51	1.56	1.68	.84
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.00
Valid N	183	100	83	88	95	54	82	47	25	65	71	60	54	64	5

Pan Atlantic SMS Group (May, 2011)

If you were to switch banks in the near future, how likely would you be to switch banks based primarily on the level of technological advancement of its banking and mobile banking services? Please use a scale from 1 to 5, where 1 is 'not at all likely' and 5 is 'extremely likely'. [Options rotated]

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Not at all likely	194	88	106	101	93	34	69	90	57	71	37	62	67	63	2
	48.4%	44.0%	52.7%	49.0%	47.7%	35.1%	43.7%	62.1%	58.8%	51.4%	35.2%	46.3%	53.2%	48.1%	20.0%
Not very likely	70	31	39	42	28	22	32	16	17	26	22	19	27	21	3
	17.5%	15.5%	19.4%	20.4%	14.4%	22.7%	20.3%	11.0%	17.5%	18.8%	21.0%	14.2%	21.4%	16.0%	30.0%
Neutral	70	41	29	27	43	22	32	16	14	21	20	27	19	22	2
	17.5%	20.5%	14.4%	13.1%	22.1%	22.7%	20.3%	11.0%	14.4%	15.2%	19.0%	20.1%	15.1%	16.8%	20.0%
Somewhat likely	28	15	13	14	14	4	13	11	3	8	12	13	5	9	1
	7.0%	7.5%	6.5%	6.8%	7.2%	4.1%	8.2%	7.6%	3.1%	5.8%	11.4%	9.7%	4.0%	6.9%	10.0%
Extremely likely	25	17	8	13	12	11	8	6	2	10	11	8	4	12	1
	6.2%	8.5%	4.0%	6.3%	6.2%	11.3%	5.1%	4.1%	2.1%	7.2%	10.5%	6.0%	3.2%	9.2%	10.0%
Don't know	14	8	6	9	5	4	4	6	4	2	3	5	4	4	1
	3.5%	4.0%	3.0%	4.4%	2.6%	4.1%	2.5%	4.1%	4.1%	1.4%	2.9%	3.7%	3.2%	3.1%	10.0%
Not at all / Not a very likely	264	119	145	143	121	56	101	106	74	97	59	81	94	84	5
	65.8%	59.5%	72.1%	69.4%	62.1%	57.7%	63.9%	73.1%	76.3%	70.3%	56.2%	60.4%	74.6%	64.1%	50.0%
Neutral	70	41	29	27	43	22	32	16	14	21	20	27	19	22	2
	17.5%	20.5%	14.4%	13.1%	22.1%	22.7%	20.3%	11.0%	14.4%	15.2%	19.0%	20.1%	15.1%	16.8%	20.0%
Somewhat / Extremely likely	53	32	21	27	26	15	21	17	5	18	23	21	9	21	2
	13.2%	16.0%	10.4%	13.1%	13.3%	15.5%	13.3%	11.7%	5.2%	13.0%	21.9%	15.7%	7.1%	16.0%	20.0%
Don't know	14	8	6	9	5	4	4	6	4	2	3	5	4	4	1
	3.5%	4.0%	3.0%	4.4%	2.6%	4.1%	2.5%	4.1%	4.1%	1.4%	2.9%	3.7%	3.2%	3.1%	10.0%

Pan Atlantic SMS Group (May, 2011)

Mean LIKELIHOOD OF SWITCHING BANKS BASED ON THE BANKS' TECHNOLOGICALLY ADVANCED ONLINE AND MOBILE BANKING SERVICES.

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Mean	2.02	2.18	1.86	1.96	2.07	2.31	2.08	1.76	1.67	1.97	2.39	2.12	1.79	2.10	2.56
Std Deviation	1.25	1.33	1.15	1.24	1.26	1.33	1.21	1.19	.99	1.26	1.37	1.28	1.06	1.34	1.33
Minimum	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Valid N	387	192	195	197	190	93	154	139	93	136	102	129	122	127	9

Pan Atlantic SMS Group (May, 2011)

With which political party are you currently registered to vote?

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Democrat	134	77	57	85	49	28	49	56	31	45	35	134			
	33.4%	38.5%	28.4%	41.3%	25.1%	28.9%	31.0%	38.6%	32.0%	32.6%	33.3%	100.0%			
Republican	126	54	72	59	67	26	58	42	31	43	40		126		
	31.4%	27.0%	35.8%	28.6%	34.4%	26.8%	36.7%	29.0%	32.0%	31.2%	38.1%		100.0%		
Independent / Unenrolled	131	65	66	57	74	40	47	44	33	49	28			131	
	32.7%	32.5%	32.8%	27.7%	37.9%	41.2%	29.7%	30.3%	34.0%	35.5%	26.7%			100.0%	
Green Independent	2		2	1	1	1	1		1		1				2
	.5%		1.0%	.5%	.5%	1.0%	.6%		1.0%		1.0%				20.0%
Libertarian	1		1		1	1									1
	.2%		.5%		.5%	1.0%									10.0%
Don't know	1		1		1			1	1						1
	.2%		.5%		.5%			.7%	1.0%						10.0%
Refused	6	4	2	4	2	1	3	2		1	1				6
	1.5%	2.0%	1.0%	1.9%	1.0%	1.0%	1.9%	1.4%		.7%	1.0%				60.0%

Pan Atlantic SMS Group (May, 2011)

Into which of the following categories does your age fall?

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
18 to 34	97	42	55	45	52	97			29	34	23	28	26	40	3
	24.2%	21.0%	27.4%	21.8%	26.7%	100.0%			29.9%	24.6%	21.9%	20.9%	20.6%	30.5%	30.0%
35 to 54	158	87	71	83	75		158		27	61	48	49	58	47	4
	39.4%	43.5%	35.3%	40.3%	38.5%		100.0%		27.8%	44.2%	45.7%	36.6%	46.0%	35.9%	40.0%
55 or older	145	70	75	78	67			145	41	43	34	56	42	44	3
	36.2%	35.0%	37.3%	37.9%	34.4%			100.0%	42.3%	31.2%	32.4%	41.8%	33.3%	33.6%	30.0%
Refused	1	1			1							1			
	.2%	.5%			.5%							.7%			

Pan Atlantic SMS Group (May, 2011)

For tabulation purposes only, please tell me which of the following income categories includes your total household income in 2010 before taxes?

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
< \$15,000	19	6	13	9	10	5	4	10	19			7	6	5	1
	4.7%	3.0%	6.5%	4.4%	5.1%	5.2%	2.5%	6.9%	19.6%			5.2%	4.8%	3.8%	10.0%
\$15,000 < \$25,000	39	20	19	22	17	11	13	15	39			11	11	16	1
	9.7%	10.0%	9.5%	10.7%	8.7%	11.3%	8.2%	10.3%	40.2%			8.2%	8.7%	12.2%	10.0%
\$25,000 < \$35,000	39	10	29	23	16	13	10	16	39			13	14	12	
	9.7%	5.0%	14.4%	11.2%	8.2%	13.4%	6.3%	11.0%	40.2%			9.7%	11.1%	9.2%	
\$35,000 < \$50,000	46	23	23	25	21	9	18	19		46		15	15	16	
	11.5%	11.5%	11.4%	12.1%	10.8%	9.3%	11.4%	13.1%		33.3%		11.2%	11.9%	12.2%	
\$50,000 < \$75,000	92	44	48	54	38	25	43	24		92		30	28	33	1
	22.9%	22.0%	23.9%	26.2%	19.5%	25.8%	27.2%	16.6%		66.7%		22.4%	22.2%	25.2%	10.0%
\$75,000 < \$100,000	55	36	19	25	30	13	22	20			55	15	22	17	1
	13.7%	18.0%	9.5%	12.1%	15.4%	13.4%	13.9%	13.8%			52.4%	11.2%	17.5%	13.0%	10.0%
\$100,000 +	50	28	22	15	35	10	26	14			50	20	18	11	1
	12.5%	14.0%	10.9%	7.3%	17.9%	10.3%	16.5%	9.7%			47.6%	14.9%	14.3%	8.4%	10.0%
Don't know	13	7	6	7	6	3	2	8				5	5	3	
	3.2%	3.5%	3.0%	3.4%	3.1%	3.1%	1.3%	5.5%				3.7%	4.0%	2.3%	
Refused	48	26	22	26	22	8	20	19				18	7	18	5
	12.0%	13.0%	10.9%	12.6%	11.3%	8.2%	12.7%	13.1%				13.4%	5.6%	13.7%	50.0%

Pan Atlantic SMS Group (May, 2011)

Gender of Respondent

	Total	Congressional District		Gender		Age			2009 Household Income			Political Party Affiliation			
		CD 1	CD 2	Female	Male	18 to 34	35 to 54	55+	< \$35K	\$35K < \$75K	\$75K+	Democrat	Republican	Independent	Other / Refused
Total	401	200	201	206	195	97	158	145	97	138	105	134	126	131	10
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Female	206	105	101	206		45	83	78	54	79	40	85	59	57	5
	51.4%	52.5%	50.2%	100.0%		46.4%	52.5%	53.8%	55.7%	57.2%	38.1%	63.4%	46.8%	43.5%	50.0%
Male	195	95	100		195	52	75	67	43	59	65	49	67	74	5
	48.6%	47.5%	49.8%		100.0%	53.6%	47.5%	46.2%	44.3%	42.8%	61.9%	36.6%	53.2%	56.5%	50.0%

Pan Atlantic SMS Group (May, 2011)



Pan Atlantic SMS Group
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