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NewsLink

Maine Bankers Association

*The link to
Maine bank
news, events
and more.*

December 17, 2020

Welcome Our New Affiliate: Upgrade, Inc.

Upgrade is a marketplace lender having facilitated origination of ~\$3 billion in personal loans since inception. We partner with community banks to give them access to prime consumer assets for income goals, customer base growth, as well as co-branded digital solutions. Upgrade can offer community banks digital unsecured consumer loans, secured consumer loans, cards, auto loans as well as HELOCs. We can provide community banks a digital channel to access customers in their communities with a flawless user experience. Check out their [website](#).

State of Savings

Written by: ASCENSUS

Our proprietary data reveals how individuals in the U.S. have changed their savings behaviors over the course of the COVID-19 pandemic as business and travel restrictions disrupted our economy. Not surprisingly, we saw notable shifts in savings plan contributions and withdrawals in the first few months of the outbreak. Over the course of the summer and early fall months, we continued to note volatility in employer contributions to retirement plans and in COBRA qualifying events, which can signal employment status changes. However, we've also seen encouraging signs of resilience and an appreciation for the importance of continued savings, both from employers and employees.

Continue reading [here](#).

Did You Know...

...Maine Bankers offers educational webinars all year long? Topics cover all areas of the bank including Accounting, Marketing, Lending, Compliance, and HR. And the 2021 schedule is now available! For more information, check out our [Webinar Program](#) page.

Around the Web

Here are a couple articles we found interesting from around the web.

[The one question Zoom CEO Eric Yuan asks himself every morning and evening for business success](#)

Written by: Jennifer Liu, CNBC Make It

How Unpredictable Environments Provide the Best Opportunity to Re-emphasize Continuous Learning

Written by: Gregg Kober, Harvard Business Publishing Corporate Learning

Upcoming Events

December 17 HR Committee Meeting

January 6 Legislative Committee Meeting

January 7 HR Committee Meeting

January 12 Executive Assistants Meeting

January 15 Director & Senior Management Series (info coming soon)

January 20 Fraud Call

For more upcoming events, check out our [Events Calendar](#).

Bank News and Banks in the Community

Bar Harbor Bank & Trust



Bar Harbor Bank & Trust employees recently presented donations totaling more than \$11,000 to seven Northern New England nonprofit organizations. The donations were collected during Q3 2020 through the Bank's employee-driven charitable giving program, Casual for a Cause. Read more [here](#).

Bar Harbor Bank & Trust



Bar Harbor Bank & Trust recognized twelve employees during the Bank's Employee Appreciation Week for their outstanding contribution to the organization's success in 2020. The peer-nominated awards recognize employees whose behavior exemplifies Bar Harbor Bank & Trust's core values. Read more [here](#).

Camden National Bank



Camden National Bank announced its 2020 Leaders & Luminaries Awardees and provided \$22,000 in grants for their respective organizations. The honorees include: Doris Dennee from The Iris Network, Evelyn Kieltyka from Medical Care Development, Inc., Jackie Studer from Classical Uprising, Ray Gerbi from the Pejepscot History Center, and Dr. Robert "Bob" Holmberg from Community Compass. Read more [here](#).

Franklin Savings Bank



The Narrow Gauge Cinema announced that they would be doing holiday drive-in showings. Proceeds from ticket purchases will be used to combat food insecurity in the area. With increased need in the area, Franklin Savings Bank took the initiative to help where help was needed. Courtney Austin, Marketing and Projects Coordinator, arranged a matching donation of up to \$2,500 to be provided on behalf of the bank. Read more [here](#).

Gorham Savings Bank



Gorham Savings Bank announced the launch of an innovative, mission-based checking account and debit card called Make ChangeSM, designed to support Maine's minority-owned businesses. For every qualified purchase a GSB customer makes using their Make ChangeSM debit card, the Bank will donate \$.10 to an earmarked fund. Those funds will be donated annually as a grant to organizations working to support the minority-owned business community. Read more [here](#).

Partners Bank



This holiday season, Partners Bank has decided as part of their holiday wishes to their business customers, to make a donation to four different nonprofits on their behalf, for a total of \$4,000 to be distributed equally. The recipients of the donations will be the York Community Service Association Food Pantry in York; York County Food Pantry in Alfred; Waterboro Food Pantry in Waterboro; and the Crossroads House in Portsmouth, N.H. Read more [here](#).

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