

MAINE BUREAU OF FINANCIAL INSTITUTIONS
SUPERINTENDENT'S
NOTICE TO INTERESTED PARTIES

This is to inform you that we have received an application, pursuant to 9-B, MRS Chapter 105, from Kennebec Savings Bank, Augusta, Maine to reorganize into a mutual holding company structure whereby Kennebec Savings Bank will become an investor-owned universal bank (the "Stock Bank"), which will be wholly-owned by Kennebec Savings, Inc., an intermediary stock holding company which will be wholly-owned by Kennebec Savings, MHC, a Maine-chartered mutual holding company. Substantially all of the assets and liabilities, including all of the deposit accounts, of Kennebec Savings Bank will become assets and liabilities of the Stock Bank.

You may submit written comments on this application to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or electronically through the Bureau of Financial Institutions' Web site at <http://www.maine.gov/financialinstitutions>. A hearing on this application will be held by the Superintendent, as provided in 9-B MRS Section 252, upon receipt of a bona fide and reasonable request. The Bureau will accept written comments and requests for a hearing through Sunday, April 20, 2014. The Superintendent's decision on this application will be based on the decision-making criteria set forth in 9-B MRS Section 253.

/s/ Lloyd P. LaFountain III
Superintendent
Gardiner, Maine
March 18, 2014