PRESS RELEASE

Gardner Promoted to Vice President of Retail Lending at Katahdin Trust

Houlton, ME (Feb. 27, 2014) - Katahdin Trust Company Senior Vice President of Retail Services, Bonnie Foster, has announced the promotion of Leslie M. Gardner to Vice President of Retail Lending.

Leslie Gardner

"The Bank is very proud to announce this well-deserved promotion," said Foster. "We are fortunate to have Leslie as a vital member of the Katahdin Trust team. In her new position she will be responsible for the processing and servicing of all consumer loans from application through payoff, managing the daily activities of the Retail Loan staff and regulatory compliance of all consumer loans."

Mrs. Gardner has over seventeen years of experience with Katahdin Trust Company, joining in 1996 as receptionist for the Patten office. In 1998 she was named Retail Loan Assistant and promoted to an officer position as Retail Lending Supervisor in 2001. In 2009, she was promoted to Assistant Vice President and Retail Lending Officer, the position she held until her most recent appointment.

A Sherman native, Mrs. Gardner attained her A.S. in Business and Office Management from Beal College in Bangor; General Financial Services Diploma from the Northern New England Center for Financial Training; attended the American Bankers Association National Compliance School; has been designated as a Certified Mortgage Planner from Espleez, The Mortgage Training Academy in Atlanta, Georgia; and has attended the Northern New England School of Banking in Durham, New Hampshire.

Mrs. Gardner serves on the SAD 25 school board. She and her husband Jody reside in Patten with their two children, Jordyn and Brody.

Katahdin Trust Company, established in 1918 with nearly $650 million in assets, provides banking services to individuals and businesses from eighteen offices throughout Maine and online at katahdintrust.com. Katahdin Trust has also been recognized for seven consecutive years as one of the Top 200 Community Banks in the country by American Banker magazine. Stock is quoted on the OTC Markets quote board OTCQB under the symbol KTHN. Current stock information can be found at otcmarkets.com.