

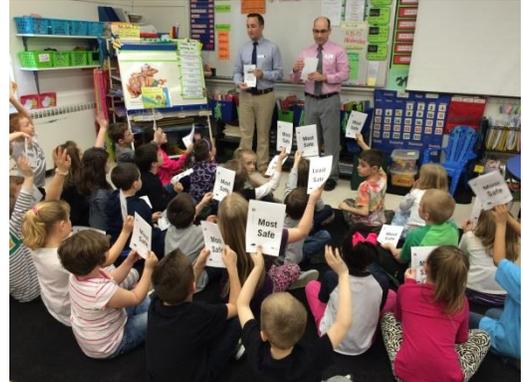


PRESS RELEASE

Katahdin Trust Bankers Help Teach Children Healthy Savings Habits

HOULTON, ME (April 16, 2015) – Throughout April and May, bankers from Katahdin Trust will start children throughout northern and central Maine on the path to a positive financial future by participating in the annual *Teach Children to Save Day*, a nationwide event to teach children their financial ABC's.

“Education and hands-on money experience are critical to ensuring a new wave of smart money managers,” said Katahdin Trust Senior Vice President of Marketing & Communications Vicki Smith, who oversees the bank’s efforts in the program. “We want parents to know that saving is important and everyone can do it, even kids. *Teach Children to Save Day* starts children off on the right path to saving for their future and is an important service that we can provide in our community – to our friends, neighbors, and customers.”



Katahdin Trust employees are delighted to participate in conjunction with area teachers in helping children understand basic financial principles and the importance of a savings program, not just for today but for their futures.

On Wednesday, April 15, 2015, Katahdin Trust Teller Mark Lavoisier and Branch Manager & Retail Services Officer Chad Desjardins spoke to first graders at Hermon Elementary School about the safe places to keep their money.

The following 26 Katahdin Trust employees will be reaching out to over 600 students across northern and central Maine: **Sam Clockedile, Whitney Peavey & Misty Haines** – Fort Street Elementary School, Mars Hill; **Danielle Brewer** – Easton Elementary School; **Allissa Given, Lorraine Guiggey, & Leslie Gardner** – RSU 50 in Stacyville; **Emily Hosford, Juanita Tarr & Lori Nadeau** – RSU 50 in Dyer Brook; **Theresa L’Italien** – Fort Kent Elementary School; **Karen MacDonald** – Ashland District School; **Jeni King** – 14th Street School, Bangor; **Eunice McAfee** – Brewer Community School; **Mark Lavoisier & Chad Desjardins** – Hermon Elementary School; **Miranda Lundin** – Houlton Elementary School; **Karie Quirino & Jana Shaw** – Mapleton Elementary School; **Joe Clukey** – Pine Street School, Presque Isle; **Jennifer Collins** – Houlton Elementary School and Houlton Southside School; **Shannon Herbert** – Eagle Lake Elementary; **Dianne Tapley & Sunny Flannery** – RSU 22 and George B. Weatherbee School in Hampden; **Jenny Charette** – Washburn District Elementary School; and **Angela Franck** – Dr. Levesque Elementary School, Frenchville.

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Katahdin Trust offers the following tips for money-savvy parents raising money-smart kids:

1. Set the example of a responsible money manager by paying bills on time, being a conscientious spender and an active saver. Children tend to emulate their parents' personal finance habits.
2. Talk openly about money with your kids. Communicate your values and experiences with money. Encourage them to ask you questions, and be prepared to answer them – even the tough ones.
3. Explain the difference between needs and wants, the value of saving and budgeting and the consequences of not doing so.
4. Open a savings account at your local bank for your children and take them with you to make deposits, so they can learn how to be hands-on in their money management.
5. Give your kids positive feedback. As they get older, give them responsibility over how they spend their money.

Since its inception in 1997, the American Bankers Association Education Foundation's Teach Children to Save Day has reached more than 6 million young people with the help of some 177,000 plus banker volunteers.

Learn more at the *Teach Children to Save* website: www.teachchildrentosave.com.

*Katahdin Trust Company, established in 1918 with nearly \$667 million in assets, provides banking services to individuals and businesses from nineteen offices throughout Maine and online at katahdintrust.com. Katahdin Bankshares Corp., parent company of Katahdin Trust Company, stock is quoted on the OTC Markets quote board OTCQX under the symbol **KTHN**. Current stock information can be found at otcm Markets.com/stock/KTHN/quote.*

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