

MAINE BUREAU OF FINANCIAL INSTITUTIONS
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
STATE OF MAINE
CERTIFICATE OF MERGER BETWEEN MAINE STATE CREDIT UNION,
AUGUSTA, MAINE AND GREATER WATERVILLE AREA FEDERAL CREDIT
UNION, WATERVILLE, MAINE WITH MAINE STATE CREDIT UNION BEING
THE RESULTING INSTITUTION

This is to certify that the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine has duly received an executed plan and agreement of merger dated December 1, 2006 by and between Maine State Credit Union, whose principal office is located in Augusta, Kennebec County, Maine and Greater Waterville Area Federal Credit Union, whose principal office is located in Waterville, Kennebec County, Maine, together with the resolutions of the governing body of the respective institutions duly approving the plan and agreement of merger, each duly certified by the presiding officer and clerk of each institution. Maine State Credit Union and Greater Waterville Area Federal Credit Union are both credit unions authorized to do business in the State of Maine. The undersigned has duly secured evidence that the participating institutions have complied with all applicable federal laws and regulations.

NOW, THEREFORE, BE IT KNOWN, that a merger will be effected in accordance with the plan dated May 25, 2006, which plan was approved pursuant to Title 9-B M.R.S.A. Section 872-A, by which Greater Waterville Area Federal Credit Union will be merged with and into Maine State Credit Union under the charter and name of Maine State Credit Union, whose principal office is located at 200 Capitol Street, Augusta, Kennebec County, Maine. This Action is being consummated pursuant to the provision of Title 9-B M.R.S.A. Section 872-A.

BE IT FURTHER KNOWN, that the merger is effective December 1, 2006.

/s/ Lloyd P. LaFountain, III
Superintendent
Gardiner, Maine
December 1, 2006