

STRONGER TOGETHER

A Directory of Maine's Cooperative Economy



Compiled by
Cooperative Maine

www.cooperativemaine.org

ABOUT COOPERATIVE MAINE

Cooperative Maine is a new organization that has emerged over the past year to connect, strengthen and support cooperatives and their allies across the state. We believe that cooperatives are powerful and effective tools in the work of creating a more sustainable, equitable and democratic economy in Maine. Cooperative Maine aspires to increase the visibility of the cooperative model as an economic development strategy for our communities, to support existing cooperatives in their work, and to encourage new cooperative efforts.

As a first step toward achieving these goals, we have compiled this directory of diverse cooperatives across the state of Maine. We hope that these listings will help to educate readers about cooperative businesses and organizations in general; to raise awareness about the resources, services and goods that Maine's co-ops have to offer; and to provide sparks of inspiration for people and organizations looking to strengthen Maine's people and communities through the creation of practical, effective and democratic institutions to meet the needs of current and future generations.

This directory is a collaborative effort with two other cooperative support organizations. The **Cooperative Development Institute** (based in Greenfield, MA) is a nonprofit organization offering cooperative business education, training and technical assistance to communities in New England and New York. For more information, please see <http://www.cdi.coop>. The **Data Commons Project** is a bi-national effort (U.S. and Canada) to create a comprehensive, public directory of the North American cooperative economy. Please see <http://dcp.usworker.coop> for more information about this project.

If you are inspired by the information you find here, if you would like to discuss your ideas for cooperative projects, or if you have any questions about co-op structures and options, please contact us. We are excited to offer whatever resources we can!

In Cooperation,

Ethan Miller

Survey coordinator and directory editor

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Important Disclaimers and Requests:

- The listing of an organization or business in this directory is not meant in any way to imply an affiliation with Cooperative Maine, its values, statements, or activities. Groups are listed here only for purposes of public education and awareness, and to facilitate direct contact between listed groups and interested individuals.
- Although we have made every effort to verify the information for each listing in this directory, there were some cooperatives that we were unable to contact. Therefore, some listings contained here are unverified and are marked accordingly with an asterisk (*).
- We are certain that there are cooperatives in Maine that were unintentionally left out of this directory. If you are aware of any organization, business or project that should be listed here, please let us know!

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INTRODUCTION: What Is a "Cooperative"?

Cooperatives are organizations and businesses that are owned and operated by and for their members to serve the needs of those members. They come in many sizes and shapes, and work to fulfill many different types of needs and aspirations. Cooperatives can provide housing, employment, food, marketing services, insurance, entertainment, banking, administrative services, manufactured goods, community space, education, and even funeral services. In short, cooperatives can (and, around the world, do) meet nearly every human need for goods and services.

Yet what truly sets cooperatives apart from other structures is not their versatility but the manner in which all of these different needs can be met. Cooperatives not only meet the needs of their members; they are uniquely able to meet the needs of their members in ways that encourage participation, build communities, and sustain positive social values. Cooperatives are built on the democratic participation of their memberships. They keep resources and decisions local, building long-term community wealth. They strengthen individuals through collective organization. They teach basic values of self-help, self-responsibility, democracy, equality, equity and care for others.

In these times of increasing uncertainty, the cooperative model also has much to offer in the way of economic security. Because cooperatives are driven by the needs of their members, rather than by the drive to maximize profit, they are often less likely to make decisions about employment or the provision of goods and services that would negatively impact their community. Cooperative also offer the power of collective action: when resources are scarce, we can do more together than we can do alone.

A few further clarifications about the cooperative model might be helpful:

Cooperatives are democratic organizations. Though the management structures of various cooperatives vary widely, the final word in all co-ops comes from their members. Cooperatives are built on the idea that people's needs are best served when they have a voice in deciding how these needs should be met.

Some Co-ops are "non-profit" and some co-ops are "for-profit." Because cooperatives serve social purposes, it is sometimes assumed that the co-op model requires an organization or business to operate on a not-for-profit basis. While many cooperatives (including credit unions, utility co-ops, and many cooperative grocery stores) *do* operate on a not-for-profit basis, others (such as many worker-owned cooperatives) strive to turn a profit. The difference between this activity and that of a conventional business is *where the profits go*, and *who decides*. Because they are democratic, member-owned businesses, surplus earnings are distributed according to the needs of the co-op (re-invested in the development of the business) and the labor or resources invested by co-op members (shared out as "patronage" dividends). Co-op member-owners make these decisions (and benefit from them), rather than a single business owner or absentee shareholders.

Not all cooperatives are formally incorporated as "cooperatives." Most states, including Maine, have legislation that recognizes cooperative corporations and some co-ops choose to structure themselves according to these statutes. Many cooperatives, however, have chosen other forms of incorporation. Co-ops can be structured as "Cooperatives," "Non-profit Mutual Benefit Corporations," "S Corporations," "C Corporations," "Associations," "Limited Liability Corporations," "Partnerships" and informal groupings. What truly defines a "cooperative" is the substance of how it operates: democratic member control; one member, one vote (rather than, for example, "one dollar, one vote"); and a mission to directly serve a defined need of its membership.

Cooperatives are as challenging as all the rest of our interactions with each other, and as rewarding. There's no way around it: working with other people is hard work. In our society, this is especially difficult since we are often not taught the tools and skills we need to cooperate most effectively. Embarking on a cooperative project is bound to be an adventure, one that will be full of challenges, frustrations, and difficult learning experiences, as well as all of the growth and satisfaction that only comes from overcoming challenges and learning new skills together.

Cooperatives are formal versions of the basic human impulses that hold society together. Despite encouragement from many elements of our society to compete against one another in many arenas, we build many of the healthiest and most satisfying portions of our lives on practices of care and cooperation. In families, friendships, neighborhoods, churches, community organizations, or even at work (where we're supposed to be more "competitive"), many of us learn that the most effective way to meet our needs and the needs of others is through relationships of mutual care and respect, group participation, and camaraderie. We might better appreciate the important role of cooperation in society if we imagine for a moment what our lives would be like if every relationship and situation operated according to the values of the competitive marketplace: everyone for themselves, each against all. Not a pretty picture.

Cooperative businesses and organizations are woven from the already-existing threads of social cooperation. They are ways of formalizing what we as humans already do--and truly value--in our daily lives. It comes down to this: together, we are stronger, healthier, happier, and more effective.

International Statement of Cooperative Identity

The International Cooperative Alliance (ICA), founded in 1895, unites, represents and serves co-operatives worldwide. In 1995, the ICA adopted a "Statement of Cooperative Identity" which serves as a touchstone for all types of co-ops. Visit <http://www.ica.coop> for more about the ICA and the cooperative movement.

Definition

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

CONSUMER COOPERATIVES

Consumer Cooperatives are businesses or institutions are owned and run by the consumers who utilize their goods and services. These cooperatives come in many forms, depending on the kinds of goods and services being offered. In this directory, you will find listings for food cooperatives, nursery and preschool cooperatives, electric utility cooperatives and a cooperative hardware store. Housing cooperatives, which could be considered a type of "consumer co-op," will be listed in a separate section.

FOOD COOPERATIVES

Belfast Co-operative

123 High St.
Belfast, ME 04915
Phone: (207) 338-2532
Fax: (207) 338-5234
info@belfastcoop.com
<http://www.belfast.coop>
Erica Buswell, General Management Team

The Belfast Cooperative Store is a membership owned and controlled retail outlet for whole natural foods and other goods and provisions. The co-op "strives to offer a wide selection of products at reasonable prices to support healthy lifestyle choices for both our members and the general public. Our intent is to be a resource for information concerning health, nutrition, and the source of our products, as well as for community topics and other related issues." Founded in 1976.

Blue Hill Food Co-op

4 Ellsworth Rd.
P.O. Box 1133
Blue Hill, ME 04614
Phone: (207) 374-2165
Fax: (207) 374-3757
freshwindbrightsky@gmail.com
Karen Doherty, Co-Manager

A member-owned natural foods cooperative founded in 1973. The co-op currently has approximately 1400 member-owners.

Fare Share Market

18 Tannery St.
Norway, ME 04268
Phone: (207) 743-9044
Fax: (207) 743-9044
webmaster@faresharecoop.org
<http://www.faresharecoop.org>

A member-owned natural foods co-op working since 1978 to create a high-quality, low-priced, not-for-profit food supply, democratically controlled by the membership; to educate the community on nutrition, agriculture and alternate technology; to develop an information-sharing and communication center; to help further principles of cooperation, democracy, and self-reliance for the general betterment of members and community; and to provide a welcoming & inspiring space to build a healthy and sustainable community.

Good Tern Co-op

750 Main St.
Rockland, ME 04841
Phone: (207) 594-8822
Fax: (207) 594-7171
goodterncoop@verizon.net
<http://www.goodtern.com>
Tim Sullivan, Manager

In business since 1980, Good Tern Co-op provides its members and community with organic, local and natural foods as well as herbal remedies, pet supplies, health and beauty aids and housewares.

Rising Tide Community Market

15 Coastal Marketplace Drive
Damariscotta, ME 04543
(207) 563-5556
rtcoop@tidewater.net
<http://www.risingtide.coop>
Scott Cooper, Co-General Manager

Rising Tide is a cooperative natural foods store dedicated to being a trusted community-based resource for high quality, natural, sustainable foods and goods. Founded in 1978.

Portland Food Co-op

P.O. Box 5312
Portland, ME 04101
info@portlandfoodcoop.org
<http://www.portlandfoodcoop.org>

Incorporated in Spring 2008, the PFC will begin a membership drive in Fall 2008 and plans to open a grocery marketplace in 2-3 years that is co-operatively owned by members offering products that are natural, healthy, organic, locally-produced, cruelty-free, fair trade and/or sustainably-produced.

NURSERY & PRESCHOOL COOPERATIVES

Children's Cooperative

302 Stevens Avenue
Portland, ME 04103
(207) 774-9029
Shelsie Rawding, Director

A cooperative preschool. Parents of attending children assist in the classroom for a minimum of 20 hours per year. Founded in 1972.

Falmouth Corner Co-op Preschool

18 Mountain Road
Falmouth, ME 04105
(207) 878-1192
Pat Wood, Director

A cooperative preschool, owned and run by parents who are also involved with children in the classroom.

Gorham Cooperative Preschool

28 Ball Park Road
Gorham, ME 04038
(207) 839-4706
<http://www.gorhamcoop.org>

A nonprofit, non-denominational cooperative

preschool, founded in 1968 and providing "high quality, affordable education for preschoolers and their families." 42 member families.

Peopleplace Cooperative Preschool

P.O. Box 644
Camden, ME 04843
Phone: (207) 236-4225
Fax: (207) 230-1214
office@peopleplacecoop.org
<http://www.peopleplacecoop.org>

Peopleplace is a cooperative preschool where parents are partners in the education of their child. The school is licensed by the State of Maine as a childcare facility and serves children from 14 neighboring towns.

Portland Nursery School

at St. Pius X Community Center
492 Ocean Ave.
Portland, ME 04103
(207) 775-6699
<http://www.portlandnurseryschool.org>

Portland Nursery School was founded in 1972 as a cooperative, because parents wanted to be involved with the education of their preschoolers. Parents of

Portland Nursery School (cont'd)

children enrolled from the Association, which operates the school through its Executive Board and Committees. There are currently 14 member families. The school's goal is "to nourish each child's sense of self-worth, while enhancing his/her ability to relate to others."

The Children's Nursery School

at the Willisson West Church
32 Thomas St.
Portland, ME 04102
(207) 780-0226
kcarr38@hotmail.com
<http://www.childrensnurseryschool.org>

Founded in 1975, the Children's Nursery School (CNS) is a state-licensed co-operative nursery school in Portland's West End, offering a five-day program for 17 children, ages 3-5. Parents are not only the administrators of the school, they are the

most important resources for the teachers, who depend on co-op members to bring their unique personal resources to create a curriculum that reflects each year's particular group.

Village Nursery School

97 Main St.
P.O. Box 482
Yarmouth, ME 04096
(207) 846-9010
info@villagenursery.org
<http://www.villagenursery.org>

Village Nursery School is a co-operative nursery school in which parents participate in the classroom setting. The classroom commitment tends to be about 1 day/month. Each family also volunteers for a role in the operation of the nursery school. There are many different areas to contribute, enabling each family to find a comfortable role. 24 families are currently involved.

ELECTRIC UTILITY COOPERATIVES

Eastern Maine Electric Cooperative

21 Union Street
P.O. Box 425
Calais, ME 04619-0425
Phone: (207) 454-7555
Toll-free: (800) 696-7444
Fax: (207) 454-8376
info@emec.com
<http://www.emec.com>

A non-profit consumer-owned electric utility serving parts of Aroostook, Penobscot, and Washington Counties. Its primary goal is to provide quality electric service to member-owners at the lowest cost consistent with sound management.

Fox Islands Electric Cooperative, Inc.

66 Main Street

P.O. Box 527
Vinalhaven, ME 04863-0527
Phone: (207) 863-4636
Fax: (207) 863-4526
office@foxislands.net
<http://www.foxislands.net>

A consumer-owned electric utility cooperative with 2,000 members. Founded in 1975.

Isle au Haut Electric Power Company

One Landing Lane
P.O. Box 17B
Isle au Haut, ME 04645-0017
Phone: (207) 335-2991
Fax: (207) 335-2981

A consumer-owned electric utility.

Madison Electric Works

6 Business Park Dr.
Madison, ME 04950
Phone: (207) 696-4401
Fax: (207) 696-5627
calames@tdstelme.net
<http://www.madisonelectricworks.com>
Calvin Ames, General Manager

An electric utility cooperative, serving residents of the Madison area. Founded in 1888.

Swan's Island Electric Co-op, Inc.

8 Quarry Wharf Road
P.O. Box 14
Swan's Island, ME 04685
Phone: (207) 526-4336
Fax: (207) 526-4331

A consumer-owned electric utility cooperative with 550 members. Founded in 1949.

OTHER CONSUMER COOPERATIVES

Farmington Farmers Union

244 Front St.
Farmington, ME 04938
Phone: (207) 778-4520
Fax: (207) 778-0763
Liz Theriault, Manager

A community-owned cooperative hardware store. Founded in 1912 as a co-op, Farmington Farmers Union is the oldest cooperative of any kind in Maine. Most of its 3,000 owner-members live within 30 miles of the store.

Midcoast Oil Co-op

103 Mistic Avenue
Rockport, Maine 04856
midcoastoil@yahoo.com
LaTanya Beck

The Midcoast Oil Co-op is a group of people who have joined together to have leverage with fuel companies to purchase LP gas, kerosene and #2 heating oil at a discounted rate. Membership is free and most communication is done by email. Founded in 2006, the co-op has more than 200 members.

HOUSING COOPERATIVES & COLLECTIVES

Housing Cooperatives are multifamily dwellings owned and controlled by their residents. They can range in style from formal associations through which members own complete individual housing units (cooperative apartments) to "collectives" in which a single living space is shared in common by a group of co-habitants. Many people live collectively without creating a formal organization. We list here only those groups who have created formalized structures and names for their cooperative housing. In this listing, we also include a co-housing community, in which the cooperative association owns common land and shared community facilities, while individuals own their own housing structures.

Bangarang Collective

8 Howe Street
Lewiston, ME 04240
(207) 782-3604
thebangarang@riseup.net
<http://www.geocities.com/thebangarangcollective>

Ryan Conrad

The bang(a)rang is a radical collective of queer folks living, breathing, sharing and supporting each other together in Lewiston, Maine. Founded in 2004.

Beehive Design Collective

Please see page 17.

Downeast Friends Community

122 Cottage St.
Bar Harbor, ME 04609
(207) 288-3633
dhipps@me.acadia.net
Diane and Robert Phipps

"Established in 1978 as a collective working to create a whole-grain bakery, the community has evolved into a group of artists and human ecologists. In practice, we are economically independent with an individual contribution toward upkeep and taxes of the building, phone, electric, and recycled paper products. Physically, our community consists of one large commercial building, one large organic garden, and one large shed and a woodworking shop." 10 members.

Faire Bande à Part Housing Cooperative

75 Maple Street
Lewiston, ME 04240
(207) 240-1139
faireop@gmail.com

The "Faire-Op" is a housing cooperative created in 2007 with a mission of "maintaining affordability of housing for low and moderate income residents in Lewiston, ME; engaging in educational programs to eliminate prejudice and discrimination in housing and further the principles of tolerance and cooperation; maintaining an open and safe space, affirming to all people; reducing the ecological footprint of residents; using Co-Op property for community purposes; keeping monthly living expenses low through budgeting, chore sharing, and long-term planning; sharing information with other local residents and city officials about cooperative housing; and encouraging and empowering residents to be active members in the community and in municipal policy-making."

JED Collective

217 South Mountain Rd.
Greene, ME 04236
(207) 946-4478
jed@riseup.net
<http://www.jedcollective.org>

The JED Collective is home to a group of organizers, parents, cultural workers, farmers, writers and healers who share a commitment to living in mutually-supportive community, working together towards increased self-sufficiency and sustainability, and dedicating their life energies in diverse ways towards the work of building social and economic justice, ecological health, and a culture of solidarity and care. Since 2001, JED has been sinking its roots into the land, working towards the long-term vision of a sustainable intentional community, an organic farm and orchard, and an education, retreat and resource center to support work for social change in Maine and beyond.

Oak Street Housing Cooperative

19 Oak St.
Bath, ME 04530

A multi-unit, resident-owned housing cooperative.

Together Place Housing

150 Union St.
Bangor, ME 04401
(207) 941-2907
mmhc@mmhc.us
<http://www.mmhc.us/tph.htm>
Angie Brown

Together Place Housing is a Bangor-based housing co-operative run by and for the low income adult mental health consumers who live in it. Together Place Housing is independent of Maine Mental Health Connections Inc., who provides Administrative Support. There are three separate apartment buildings with 11 units in total.

Two Echo Cohousing Community

93 Echo Rd.
Brunswick, ME 04011
(207) 798-4823
enid@two-echo.org
Enid Sharp
<http://www.two-echo.org>

Formed in 1991, Two Echo Cohousing Community is a multi-generational clustered country neighborhood, designed and managed by its residents, whose 27 privately-owned homes cluster around a common house and a 90-acre parcel of community-owned open space.

PRODUCER COOPERATIVES

Producer Cooperatives are businesses and organizations that are created by and for a group of "producers"--individuals or businesses that engage in the production of various goods and services. Such co-ops can range in nature from simple marketing cooperatives in which producers collectively promote their products, to complex businesses that are created and owned by producers to process, package, and sell products. Sometimes the term "producer cooperative" is used to refer to businesses that are owned and run by their employees. While some producer co-ops do function essentially as worker-owned businesses (many artist-owned cooperatives, for example), we use the term "producer co-op" to refer to the broad scope of possible producer associations.

AGRICULTURAL COOPERATIVES

Aroostook Beef Producers

P.O. Box 414
Mars Hill, ME 04758-0414
(207) 543-7328
dmpotter@ncil.net
David Potter, Chairman

Aroostook Beef Producers (ABP) is a private, non-profit corporation made up of numerous beef producers from all scales of operation, whose mission is to create options for producers that return the maximum value of each animal directly to the producer by sponsoring programs that educate producers on the production techniques, management tools and marketing options that support profitability. ABP owns and operates a cattle shipping facility near Interstate 95 to cooperatively market cattle in the Eastern U.S. Membership is \$15/year.

Cooperative Poultry Producers (COOPP)

Tillson Road

Monmouth, ME 04259
(207) 345-9005
stofarm@aol.com
Paula Stotts, Director
Mailing:
87 Standpipe Road
Mechanic Falls, ME 04256

COOPP is a group of poultry farmers that have come together to develop cooperative, state-inspected poultry processing facilities to make members' birds sellable to retail markets. Founded in 2004.

Downeast Blueberry Cooperative * (DEBCO)

Route 191
East Machias, ME 04630

A grower-owned cooperative blueberry receiving station and wholesale distributor. DEBCO had 55 active members in 1998. Current membership is unknown.

Maine Sheep Breeders Association

(207) 838-5383
thewoolwitch@yahoo.com
<http://www.mainesheepbreeders.net>
Brandon Woolley, President

MSBA is an educational, non-profit organization dedicated to discussing mutual issues in the sheep industry, exchanging ideas, and working with the intent of aiding sheep producers and the sheep industry. The MSBA provides information and educational opportunities to producers and the public and supports sales of raw and spun fleeces and value-added products from its members.

Organic Valley/CROPP Cooperative

New England Regional Office
137 Gray Rd.
Plainfield , VT 05464
(802) 454-8614
Maine Contact: Steve Russell, Board Member
(207) 872-6533

The mission of CROPP Cooperative and its brand Organic Valley is to create a marketing cooperative which promotes regional farm diversity and economic stability by means of organic agricultural methods and the sale of certified organic products.

Pleasant River Canning Company*

P.O. Box 277
Columbia Falls, ME 04623
(207) 483-2886
Harold Tyler, Jr., President

In business since 1916, the company was a canning plant at one time under the Rosemary label. They receive blueberries and sell them exclusively to Jasper Wyman's and Sons. In 1998, the co-op had 28 members and 17 non-member growers.

The Organic Dairy Cooperative, Inc.*

159 Atkinson Rd.
Charleston, ME 04422
(207) 564-3635
mmorrison@midmaine.com
Mia Morrison

Western Waldo Farmer's Cooperative

(207) 589-3733
fuego@riseup.net
Maia Campoamor

A cooperative association of farmers working together to increase the viability of local food production and to build community food self-sufficiency. They operate a seasonal farmer's market in Liberty, Maine.

Winter Cache Project

P.O. Box 1303
Portland, ME 04104
wintercache@riseup.net
<http://www.wintercacheproject.org>

The Winter Cache Project (WCP) is a cooperative urban food project whose mission is "to free ourselves from a dependence on industrial agriculture and to increase our community food security by developing sustainable local food systems." The WCP grows, harvests, and preserves fruit, vegetables, and herbs to build a community food cache for the winter months.

FISHING COOPERATIVES

Beals and Jonesport Co-op, Inc.

13 Wharf Street
P.O. Box 195
Jonesport, ME 04649-0195
Phone: (207) 497-2020
Fax: (207) 497-2858

A producer-owned fishing cooperative specializing in wholesale lobster. Also does small-scale retail lobster sales from the pier. 70 active members. Founded in 1970.

Bremen Lobster Pound Co-op*

Keene Neck Road
Bremen, ME 04551
(207) 529-6455

A producer-owned fishing cooperative specializing in wholesale and retail lobster. Also purchases fuel for members.

Casco Bay Clam Cooperative

649 Pinkham Brook Road
Durham, ME 04222
(207) 353-7300
cascobayclams@suscom-maine.net
<http://www.cascobayclams.com>
Ray Trombley, Vice President

Casco Bay Clams was established in 2006 "when a select group of harvesters decided to combine their skills and passion to save and recognize the trade of genuine shell fish harvesting." They are the only company in New England that seeds, harvests, shucks, and sells clams by the bushels and gallons, and the only shellfish cooperative on the Eastern Seaboard. 14 members.

Corea Lobster Cooperative, Inc.

Crowley Island Road

Corea, ME 04624
Phone: (207) 963-7936
Fax: (207) 963-3952

A producer-owned fishing cooperative specializing in wholesale lobster. 45 active members. Founded in 1970.

Cranberry Isles Fishermen's Co-op

Islesford, ME 04646-0258
(207) 244-5438

A producer-owned fishing cooperative specializing in wholesale lobster.

Fishermens Heritage Lobster Co-op*

Davis Point
Friendship, ME 04547
(207) 832-6378

A producer-owned fishing cooperative specializing in wholesale lobster.

Georgetown Fishermen's Co-op*

89 Moores Pike
Georgetown, ME 04548
(207) 371-2950

A producer-owned fishing cooperative specializing in wholesale lobster.

Interstate Lobster Co-op*

Ash Point Rd.
P.O. Box 269
Harpwell, ME 04079-0269
Phone: (207) 833-5516
Fax: (207) 833-5006

A producer-owned fishing cooperative specializing in wholesale lobster.

Isle au Haut Lobstermen's Association*

69 Island Road
Isle au Haut, ME 04645

A producer-owned fishing cooperative specializing in wholesale lobster. Founded in 1984.

New Harbor Fishermen's Co-op

North Route 32
New Harbor, ME 04554
Phone: (207) 677-2791
Fax: (207) 677-3835

A producer-owned fishing cooperative specializing in wholesale lobster. 20 active members. Founded in the 1970s.

Pemaquid Fishermen's Co-op Association

32 Co-op Road
Pemaquid Harbor, ME 04558
Phone: (207) 677-2801
Fax: (207) 677-2818

Founded in 1947, this producer-owned cooperative is the oldest lobster co-op in both Maine and the United States. With 25 members, the co-op specializes in wholesale lobster and shrimp and operates a small seasonal take-out restaurant.

Pine Point Fishermen's Cooperative*

96 King Street
P.O. Box 2247
Scarborough, ME 04074-2247
Phone: (207) 883-3588
Fax: (207) 883-6772
Lobster8@maine.rr.com

A producer-owned fishing cooperative specializing in wholesale lobster.

Port Clyde Draggerman's Co-op

P.O. Box 91
Port Clyde, ME 04855
(207) 372-8065
<http://www.midcoastfishermen.com>
Kim Libby

The Draggerman's Co-op is the only producer-owned cooperative of dragger fishermen in Maine. Building on the subscription model of "Community Supported Agriculture (CSA)" that has been successful among small organic farmers, the Co-op is currently developing a "Community Supported Fishery" program to distribute fresh shrimp and other fish to "CSF" share-holders in the region.

Port Clyde Fisherman's Co-op*

P.O. Box 103
Port Clyde, ME 04855
(207) 372-8922

A producer-owned fishing cooperative specializing in wholesale lobster.

South Bristol Fisherman's Co-op*

P.O. Box 63
South Bristol, ME 04568
(207) 644-8246

A producer-owned fishing cooperative specializing in wholesale lobster.

Spruce Head Fisherman's Co-op

275 Island Rd.
South Thomaston, ME 04838
(207) 594-7980

A producer-owned fishing cooperative specializing in wholesale lobster.

Stonington Lobster Cooperative

Indian Point Road
P.O. Box 87
Stonington, ME 04681-0087
Phone: (207) 367-2286
Fax: (207) 367-2802
lobstercoop@verizon.net

A producer-owned fishing cooperative specializing in wholesale and retail sale of lobster.

Swan's Island Fisherman's Cooperative

15 Morse's Hill Road
P.O. Box 116
Swans Island, ME 04685
Phone: (207) 526-4327
Fax: (207) 526-4554
Kathy Clark, Manager

A producer-owned fishing cooperative that purchases lobster and crabs from members for wholesale and limited retail. Also sells diesel fuel, gasoline and marine supplies. Founded in 1972.

Vinalhaven Fishermen's Co-op

11 Main St.

P.O. Box 366
Vinalhaven, ME 04863-0366
Phone: (207) 863-4373
Fax: (207) 863-2724
<http://www.vinalhavencoop.com>

Founded in 1974 and owned and operated by lobstermen of Vinalhaven Island. The co-op supplies the lobstermen with bait and fuel and distributes their Maine lobsters to customers throughout the world. It also operates a retail gas station and provides retail lobsters to walk-in customers.

Winter Harbor Lobster Cooperative, Inc.

23 Pendleton St.
P.O. Box 69
Winter Harbor, ME 04693
Phone: (207) 963-5857
Fax: (207) 963-7275
Randy Johnson, Manager

A producer-owned fishing cooperative specializing in wholesale lobster, purchased from members. Also sells fuel, bait and fishing supplies to members. Founded in 1971.

ARTIST & CRAFT COOPERATIVES

Art Alliance Gallery

39 Main St.
Belfast, ME 04915
(207) 338-9994

The Art Alliance Gallery is a an artist-owned cooperative gallery founded in 2000 and providing an eclectic blend of high quality paintings, drawings, sculpture, baskets and weavings. 10 members.

Bar Harbor Artisans*

150 Main St.
Bar Harbor, ME 04609
(207) 288-4584

An artist-owned cooperative gallery.

Beehive Design Collective

3 Elm Street
Machias, ME 04654

Beehive Design Collective (cont'd)

(207) 255-6737

pollinators@beehivecollective.org

<http://www.beehivecollective.org>

The Beehive Collective is an art, education, community-building and collective housing organization with three major facets: the Hive is appreciated internationally for its educational graphics campaigns, at a regional level for its stone mosaic murals and art apprentice program, and locally for its dedication to the revitalization of the old Machias Valley Grange Hall, a landmark building in Machias, Maine.

Boothbay Harbor Artisans

4 Boothbay House Hill Rd.

Boothbay Harbor, ME

(207) 633-1152

info@nhest.org

<http://www.mainecraftcoop.org>

Mailing:

P.O. Box 218

Brooks, ME 04921

An artist-owned and run craft cooperative offering jewelry, stained and painted glass, pottery, carved wooden birds, laser engraved wood, books, Maine maple syrup products, bears, painted slates, art in clay and glass, candles, fabric art, painting, and photography. Open daily, May through October.

Commons Art Collective

443 Main St.

Norway, ME 04268

(207) 743-9579

cac@faresharecoop.org

<http://www.faresharecoop.org/cac.html>

Encourages artists with support, interaction and collaboration and is looking for more members interested in original and developing approaches to painting, sculpture, photography, poetry, performance and other arts. Provides opportunities

for discourse among artists and the greater community with exhibitions, presentations and workshops which are open to the public throughout the year. Exhibits members' work at The Commons at the Fare Share Co-op on Main Street in Norway. 26 members.

Island Artisans

99 Main St.

Bar Harbor, ME 04609

(207) 288-4214

119 Main St.

Northeast Harbor, ME 04662

(207) 276-4045

info@islandartisans.com

<http://www.islandartisans.com>

An artist-owned cooperative with two retail stores in Bar Harbor and Northeast Harbor. The cooperative has eight members. In addition to showing members' work, the galleries also show original work from more than 75 other Maine artists. Mediums include pottery, glass, jewelry and metal sculpture as well as pieces in wood, basketry, paper, and fiber.

Lupine Cottage

7 Old Searsport Ave

Belfast, ME 04915

(207) 338-4300

Margaret Massessa, General Manager

A cooperative retail store for Maine-made crafts.

Maine Artisans Collective

Atlantic Avenue (Route 1)

P.O. Box 246

Lincolnville Beach, ME 04849

(207) 789-5376

info@nhest.org

<http://www.mainecraftcoop.org/lincoln.html>

Artist-owned and run craft cooperative.

Maine Potters Market

376 Fore St.
Portland, ME 04101
(207) 774-1633
info@mainepottersmarket.com
<http://www.mainepottersmarket.com>

The Maine Potters Market has sold diverse styles of high-quality, hand-made pottery for 25 years in the historic Old Port district of Portland, Maine. It is owned and operated by its 15 potter- members, all of whom live and work in Maine.

Pemaquid Craft Co-op

2565 Bristol Rd.
New Harbor, ME 04554-4801
(207) 677-2077

An artist-owned and run gallery.

Pine Tree Treasures

1009 Central St.
Millinocket, ME 04462
(207) 723- 9609
mjbrowncabinetmakers@verizon.net
Ron Preo

An cooperative showroom featuring regionally-made quilts, wine, cheese, pine and hardwood furniture, jewelry, carvings, greeting cards & more. Newly opened in 2008, the co-op has 14 members.

Sawyer Street Studios

131 Sawyer Street
South Portland, ME 04106
(207) 767-4394
info@sawyerstreetstudios.com
<http://www.sawyerstreetstudios.com>

A community of working ceramic artists sharing equipment and ideas, located in Ferry Village, South Portland. Members share the use of four electric kilns, one high fire gas kiln, and a raku

kiln, and common space serves as a classroom and provides equipped shared studio space for four short term renters.

Stone Soup Artisans

228 Main Street
Saco, ME 04072
(207) 283-4715
postmaster@stonesoupartisans.com
<http://www.stonesoupartisans.com>
Joanne Kenyon, Manager

Stone Soup Artisans is a cooperative gallery and crafts store staffed and managed entirely by its artist-members. Items for sale include jewelry, pottery, wooden crafts, toys, soaps and lotions, and Maine foods. All products in the store are made in Maine. The store is part of The Society of Southern Maine Craftsmen, Maine's oldest juried craft organization, and everyone who sells their crafts in the store must first be juried into the Society.

SugarWood Gallery

248 Broadway St.
Farmington, ME 04938
Phone: (207) 778-9105
Toll-Free: (866) 784-2715
info@sugarwoodgallery.com
<http://www.sugarwoodgallery.com>
Chris Krauss

SugarWood Gallery is a cooperative gallery owned and managed by ten Maine artisans and wood products manufacturers. Opened in 2001, the gallery sells fine wooden home furnishings, accessories and giftware.

The Peregrine Press

The Bakery Studios
61 Pleasant St.
Portland, ME 04101
(207) 761-8226
otoolehayman@gmail.com
Mary O'Toole Hayman, Co-President

Peregrine Press (cont'd)

Peregrine Press was founded in 1991 as a non-profit, fine arts printmaking cooperative in Portland, Maine. Peregrine Press is the only such cooperative in Maine, and among the few of its kind in the nation. An elective board runs the studio, and meetings are held three times a year for the full membership to organize events, workshops, and to elect new officers. There are 30 members in the cooperative. The space is available to members anytime to practice a variety of printmaking techniques such as collograph, woodcut, monotype, etching, photo-etching and other mixed media processes.

Three Bags Full

762 Violette Settlement Rd.
Fort Kent, ME 04743
(207) 834-5252
three_bags_full@yahoo.com
Stacy Martin, Founder/Organizer

A production knitting & weaving cooperative, connecting members with Maine farms to fulfill orders for knitted goods. The cooperative connects knitters with contractors and the knitters are paid directly. 6 members.

Waldo County Craft Co-op

Route 1, Searsport, ME 04974
(207) 548-6686
maineresidentartists@maine-web.com
<http://www.maine-web.com>

An artist-owned and run gallery.

Water Street Artists At Stable Gallery

42 Water St.
Damariscotta, ME 04543
(207) 563-6440
roz@studioroz.com

An artist-owned and run gallery.

PUBLISHING COOPERATIVES

Alice James Poetry Cooperative

238 Main Street
Farmington, ME 04938
Phone: (207) 778-7071
Fax: (207) 778-7071
ajb@umf.maine.edu
<http://www.alicejamesbooks.org>
April Ossmann, Executive Director

Alice James Books is a nonprofit cooperative poetry press whose mission is to seek out and publish the best contemporary poetry by both established and beginning poets, with particular emphasis on involving poets in the publishing process. Founded in 1973 in Massachusetts, it moved to Maine in 1994 to affiliate with the University of Maine's writing program.

Maine Authors Publishing

479 Main St.
Suite 201
Rockland, ME 04841
(207) 594-0091
info@custommuseumpublishing.com

Cooperative book marketing and self-publishing for authors in Maine.

WORKER COOPERATIVES

Worker Cooperatives are businesses owned and run by their employees. Worker-owners share in both the risks and the benefits of owning the business together. Most worker cooperatives involve some form of investment (or "buy-in") on the part of new worker-owners. Accordingly, yearly profits not reinvested in the cooperative are paid out to members in the form of dividends (called "patronage"). There are more than 200 worker cooperatives in the United States, many of whom are members of the U.S. Federation of Worker Cooperatives. For more information, visit <http://www.usworker.coop>.

Worker Cooperatives are distinct from the more common form of employee ownership known as the ESOP (Employee Stock Ownership Plan). In an ESOP, employees own shares of the company's stock. While some ESOPs divide stock equally among all employees and thus function more like cooperatives, many function more like traditional stock corporations in which the level of stock ownership is uneven among employees (who often own less than 50% of the total shares) and this translates to uneven decision-making power over the long-term future of the company. Worker cooperatives do not issue "stock," rather, all worker-owners own the business in equal parts and decisions are made on a "one member, one vote" basis.

There are four businesses in Maine in which workers are cooperative owners. Two of them are structured (or currently structuring) as traditional worker cooperatives. The two others have more complex ownership structures and are listed under "Multi-Stakeholder Cooperatives" below.

Crown O' Maine Organic Cooperative

P.O. Box 565
Madawaska, ME 04756
Phone: (207) 895-2245
Toll-Free: (800) 743-7783
comoc@207me.com
<http://www.crownofmainecoop.com>
Jim Cook, Director

Dedicated to serving Maine since 1995, Crown O' Maine distributes locally grown produce across the length and breadth of Maine. COMOC welcomes buying clubs, restaurants, or neighborhood retail establishments to a garden of earthly delights produced by your local farmers, fishermen, and artisans. COMOC is currently re-structuring its business as a worker-owned cooperative.

Local Sprouts Cooperative

644 Congress Street
Portland, ME 04101
(207) 899-9607
food@localsprouts.org
<http://www.localsprouts.org>
Jonah Fertig, worker-owner
Hanifa Washington, worker-owner

The mission of Local Sprouts is to "provide creative local and organic food to people and non-profit organizations in Maine and to grow opportunities for youth, elders and immigrants to holistically learn through cooking food for our community." The group caters events and meetings, coordinates food for community and fundraising dinners, teaches and shares about local foods, and distributes local foods to community groups and food pantries.

MULTI-STAKEHOLDER COOPERATIVES

Multi-Stakeholder Cooperatives, also called "Hybrid Co-ops" involve ownership by more than one type of member. Such co-ops can include any combination of consumers, producers, workers and/or members of the broader community in which the business or institution is located. In Quebec, the term "Solidarity Cooperative" is reserved for special co-ops in which all stakeholders involved in the production, distribution and consumption cycle share co-op membership. Multi-Stakeholder cooperatives offer exciting possibilities for bringing together diverse groups with sometimes divergent interests for the democratic decision-making about equitable ways to meet the needs of everyone involved.

Fedco Seeds, Inc.

P.O. Box 520
Waterville, ME 04903-0520
Phone: (207) 873-7333
Fax: (207) 872-8317
<http://www.fedcoseeds.com>

Fedco is a worker and consumer-owned cooperative offering a large selection of certified organic seeds, tubers and bulbs; fruit, nut and ornamental trees and shrubs; and quality organic growing supplies. Consumers own 60% of the cooperative and worker-members 40%. Consumer and worker members share proportionately in the cooperative's profits through our annual patronage dividends. Founded in 1979.

Justice Clothing

P.O. Box 279
Bangor, ME 04402-0279
Phone: (207) 941-9912
Toll-free: (888) 661-0620
Fax: (207) 941-9913
info@justiceclothing.com
<http://www.justiceclothing.com>
Eric Odier-Fink

Justice Clothing's mission is to support democratic principles, workers' rights and economic sustainability through the sale and distribution of apparel made by union workers in the United States and Canada. Ownership of the cooperative is shared among employees, volunteer members and investors. The business is managed democratically by an elected Board which includes representatives from all membership types. Most sales are online.

FINANCIAL COOPERATIVES

Financial Cooperatives are, essentially, a form of consumer cooperative. We chose to include them as a separate category because of their distinctive history and strong presence in the economic life of Maine and the United States in general. Few people realize that the banks called "credit unions" are actually non-profit, member-owned cooperatives.

Credit Unions are some of the oldest cooperative institutions in the United States, and for many people and communities--particularly in low-income urban and rural areas--they offer the only reliable source for financial services such as loans and long-term savings and investment.

Nearly 55% of the financial institutions operating in Maine are cooperatives.

CREDIT UNIONS

Acadia Federal Credit Union

9 East Main St.
Fort Kent, ME 04743-1398
Phone: (207) 834-6167
Toll-Free: (888) 834-6167
Fax: (207) 843-6190
fortkent@acadiafcu.org
<http://www.acadiafcu.org>

Full service banking for the residents of northern Aroostook County.

Branch Locations:

90 Main St.
Madawaska, ME 04756
Phone: (207) 728-4121
Fax: (207) 728-7029
madawaska@acadiafcu.org

907 Main St.
St. Francis, ME 04774
Phone: (207) 398-3492
Fax: (207) 398-3492
stfrancis@acadiafcu.org

Alliance of Maine Federal Credit Union

44 Edison Drive
Augusta, ME 04330
Phone: (207) 623-1134
Fax: (207) 626-9827
memberservices@allofmainecfu.org
<http://www.allofmainecfu.org>

The Alliance of Maine Federal Credit Union has been serving the employees of Central Maine Power and its subsidiaries since 1936. Employees of EnergyEast, E-Pro, FPL of Maine, Spurwink Institute, xwave of New England, G&E Roofing, The Collaborative School and Boulos Property Management are also eligible for membership.

Branch Locations:

162 Canco Road
Portland, ME 04103-4219

60 Pineland Drive
Auburn Hall, Suite 107
New Gloucester, ME 04260-5124

Atlantic Regional Federal Credit Union

55 Cushing St.
P.O. Box 188
Brunswick, ME 04011-0188
Phone: (207) 725-8728
Toll-Free: (800) 834-0432
Fax: (207) 725-1290
info@atlanticregional.com
<http://www.atlanticregional.com>

Founded in 1941 and serving all of Cumberland and Sagadahoc County, Atlantic Regional FCU's mission is "to provide quality, competitive financial services for our members."

Branch Locations:

41 Mallett Drive
Freeport, ME 04032-0506

3 Union Park Road
Topsham, ME 04086-0327

Bangor Federal Credit Union

339 Hogan Road
P.O. Box 1161
Bangor, ME 04402-1161
Phone: (207) 947-0374
Toll-Free: (800) 540-0374
Fax: (207) 990-0759
<http://www.bangorfcu.com>

Bangor Federal Credit Union is a cooperative financial institution with the mission of providing "a professional, friendly, and competitive alternative resource for financial services."

Bangor Federal Credit Union (cont'd)

Membership is open to anyone who lives, works, worships, volunteers or attends school in Penobscot County.

Branch Locations:

601 Hammond Street
Bangor, ME 04402

6 Dirigo Drive, P.O. Box 362
Brewer, ME 04412
Phone: (207) 989-0520
Fax: (207) 989-0521

Bangor Hydro Federal Credit Union

115 Mecaw Rd.
Hampden, ME 04444
Phone: (207) 945-6264
Toll-Free: (800) 974-4475
Fax: (207) 941-1145
info@bangorhydrofcu.com
<http://www.bangorhydrofcu.com>

A member-owned financial institution.

Blue Cross Blue Shield of Maine Employees Federal Credit Union

2 Gannett Drive
South Portland, ME 04106
(207) 822-7483
(207) 822-7603
cburke@bluecrosscu.com
www.bluecrosscu.com
Cynthia Burkner, Manager

A member-owned financial institution founded in 1958 and serving employees of Blue Cross Blue Shield of Maine and their families.

Brewer Federal Credit Union

77 North Main Street
P.O. Box 189

Brewer, ME 04412-0189
Phone: (207) 989-7240
Toll-Free: (888) 238-6976 (both locations)
Fax: (207) 989-3440
brewerfcu@midmaine.com

The primary mission of Brewer Federal Credit Union is to provide quality service to its members. Every member is an owner and ownership is shared equally among all members. Founded in 1960.

Branch Location:

229 Dirigo Dr.
Brewer, ME 04412
Phone: (207) 989-7240
Fax: (207) 989-5985

Capital Area Federal Credit Union

2010 North Belfast Ave
P.O. Box 2626
Augusta, ME 04338-2626
Phone: (207) 622-3442
Fax: (207) 623-2276
support@capitalareafcua.org
<http://www.capitalareafcua.org>

A member-owned financial institution.

Casco Federal Credit Union

375 Main Street
P.O. Box 87
Gorham, ME 04038-0087
Phone: (207) 839-5588
Toll-Free: (888) 395-5588
Fax: (207) 839-5413
info@cascofcu.com
<http://www.cascofcu.com>

A member-owned financial institution founded in 1954 and serving people who live, work, worship or attend school in Cumberland County. Casco Federal Credit Union "is committed to meeting its members' financial needs and exceeding their expectations."

Central Maine Federal Credit Union

1000 Lisbon St.
P.O. Box 1746
Lewiston, ME 04241-1746
Phone: (207) 783-1475
Fax: (207) 777-1914
info@centralmainecu.com
<http://www.centralmainecu.com>

A member-owned financial institution with membership open to persons who live, work, worship, or attend school in Androscoggin County.

Coast Line Credit Union

333 Cottage Road
South Portland, ME 04106-3919
Phone: (207) 799-7245
Toll-Free: (800) 660-9494
Fax: (207) 799-9FAX
info@coastlinecu.com
<http://www.coastlinecu.com>

Coast Line Credit Union, founded in 1927, is a full-service financial institution offering a wide variety of savings and loan products for its members. Membership is open to all persons who live, work, worship or attend school in Cumberland County, employees of three railroad companies, and their family members.

Community Credit Union

144 Pine Street
Lewiston, ME 04240
Phone: (207) 783-2096
Fax: (207) 783-2093
info@communitycreditunion.com
<http://www.communitycreditunion.com>

Full service banking for the residents of Androscoggin County from two locations and online.

Branch Office:

40 Stanley Street
Auburn, ME 04210

Phone: (207) 783-2096
Fax: (207) 783-2064

cPort Credit Union

50 Riverside Industrial Parkway
P.O. Box 777
Portland, ME 04104
Phone: (207) 878-6200
Toll-Free: (800) 464-0253
Fax: (207) 878-6211
info@cportcu.org
<http://www.cportcu.org>

A member-owned financial institution serving government employees and military personnel.

Branch Locations:

22 Western Ave.
Augusta, ME 04330
Phone: (207) 623-1001
Fax: (207) 623-3639

313 US Route 1
Scarborough, ME 04074
Phone: (207) 883-2448
Fax: (207) 883-0332

Cumberland County Teachers Federal Credit Union

101 Gray Road
Falmouth, ME 04105
Phone: (207) 878-3441
Fax: (207) 878-5327
<http://www.cctfcu.com>

CCFCU is a member-owned financial institution "committed to serving teachers, municipal employees and their families with a service standard that is superior to other financial institutions."

Branch Locations:

1345 Washington Ave.
Portland, ME 04103

Cumberland County Teachers FCU (cont'd)

Phone: (207) 797-6492
Fax: (207) 797-7470

808 Roosevelt Tr.
Windham, ME 04062
Phone: (207) 892-3359
Fax: (207) 892-4109

15 Main St.
Gray, ME 04039
Phone: (207) 657-4777
Fax: (207) 657-6352

Vocational Dr, WRVC
Westbrook, ME 04092
Phone: (207) 854-9850
Fax: (207) 854-9844

Downeast Credit Union

23 Third Avenue
P.O. Box 130
Baileyville, ME 04694
Phone: (207) 427-3333
Toll-Free: (800) 427-1223
Fax: (207) 427-3808
member@downeastcu.com
<http://www.downeastcu.com>

Down East Credit Union is a full service financial institution serving all who live, work, worship, attend school, or conduct business in Maine's Washington, Waldo, Hancock, Penobscot, Lincoln, Kennebec, Sagadahoc, and Knox counties, as well as the towns of Brunswick and Harpswell in Cumberland County. Founded in 1941.

Branch Locations:

124 Main Street, P.O. Box 189
Machias, ME 04654
Phone: (207) 255-0172
Toll-Free: (800) 823-8346
Fax: (207) 255-0756

92 Lincolnville Avenue
Belfast, ME 04915

Phone: (207) 338-0043
Toll-Free: (877) 925-3628
Fax: (207) 338-4712

58 School Street, P.O. Box 760
Unity, ME 04988
Phone: (207) 948-2060
Toll-Free: (877) 850-2062
Fax: (207) 948-2068

24 Springer Drive, Suite 111
Bangor, ME 04401
Phone: (207) 990-5444
Toll-Free: (866) 792-5123
Fax: (207) 990-5458

295 North Street, Suite 2
Calais, ME 04619
Phone: (207) 454-8940
Toll-Free: (866) 455-8940
Fax: (207) 454-8943

150 Main St, Suite 16
Richmond, ME 04357
Phone: (207) 737-4037
Toll-Free: (877) 747-4037
Fax: (207) 737-4048;

20 Main Street
Bowdoinham, ME 04008
Phone: (207) 666-5612
Toll-Free: (877) 666-5612
Fax: (207) 666-5609

Eastern Maine Medical Center Federal Credit Union

489 State Street
Bangor, ME 04401
Phone: (207) 973-7130
Fax: (207) 973-7134
emmcfcu@emmcfcu.org
<http://www.emmcfcu.org>

Eastern Maine Medical Center FCU is a member-owned organization, organized in 1979, which provides a full range of financial services for employees of EMMC and/or any of its affiliate companies and their families.

Branch Locations:

849 Stillwater Ave.
Bangor, ME 04401
Phone: (207) 945-3632
Fax: (207) 945-0793

43 Whiting Hill Rd.
Brewer, ME 04412
Phone: (207) 973-5189
Fax: (207) 973-5191

Eastmill Federal Credit Union

60 Main Street
East Millinocket, ME 04430
Phone: (207) 746-3428
Fax: (207) 746-5881
info@eastmillfcu.org
<http://www.eastmillfcu.org>

Eastmill Federal Credit Union is a non-profit, member-owned financial organization providing education and financial services in a personalized, convenient, friendly, and professional manner, while maintaining financial stability. Founded in 1954.

Branch Location:

4 Church St.
P.O. Box 481
Patten, ME 04765
Phone: (207) 528-6222
Fax: (207) 528-6224

Evergreen Credit Union

225 Riverside Street
Portland, ME 04103-1038
Phone: (207) 221-5000
Fax: (207) 221-5017
<http://www.evergreencreditunion.org>

Evergreen Credit Union is one of Maine's largest credit unions, serving all of Cumberland County.

Branch Locations:

799 Broadway
South Portland, ME 04106-2755
Phone: (207) 799-0074
Fax: (207) 741-2583

337 Ocean House Road
Cape Elizabeth, ME 04107
Phone: (207) 767-2501
Fax: (207) 767-2652

Rt. 302, Causeway
Naples, ME 04055
Phone: (207) 693-4222
Fax: (207) 693-4178

785 Roosevelt Trail
Windham, ME 04062
Phone: (207) 892-4690
Fax: (207) 892-4058

Five County Credit Union

765 Washington Street
P.O. Box 598
Bath, ME 04530-0598
Phone: (207) 443-3528
Toll-Free: (800) 750-0959 (all locations)
Fax: (207) 443-8177
webmaster@fivecounty.com
<http://www.fivecounty.com>

Five County Credit Union, founded by the employees of Bath Iron Works in 1956, serves those who live, work, or worship in the counties of Androscoggin, Cumberland, Kennebec, Lincoln, Sagadahoc, Somerset, Waldo & Knox counties.

Branch Locations:

30 Landing Rd. (inside Wal-Mart)
Windham, ME 04062
Fax: (207) 892-1297

80 Waterville Commons Dr. (in Wal-Mart)
Waterville, ME 04901
Fax: (207) 680-2209

45 Ash St.
Lewiston, ME 04243

Five County Credit Union (cont'd)

Fax: (207) 689-2154

Wal-Mart Supercenter
Augusta, ME 04333
Fax: (207) 620-7104

3 Hamilton Court, Route 196 Bypass
Topsham, Maine 04086
Fax: (207) 721-8555

19 Commercial St.
Portland, Maine 04101
Fax: (207) 774-1667

223 U.S. Route 1
Falmouth, Maine 04105
Fax: (207) 781-7662

100 Mount Auburn Ave. (inside Wal-Mart)
Auburn, Maine 04210
Fax: (207) 689-2094

710 Main Street
Rockland, Maine 04841
Fax: (207) 596-7627

Franklin-Somerset Federal Credit Union

485 Wilton Rd.
Farmington, ME 04938
Phone: (207) 778-4452
Toll-Free: (800) 339-3228
Fax: (207) 474-0709
<http://www.f-sfcu.com>

A member-owned financial institution with membership is open to persons who live, work, worship, or attend school in Franklin and Somerset counties.

Branch Locations:

26 Leavitt St.
Skowhegan, ME 04976

476 Main St.
Kingfield, ME 04947

20 Main St.
Madison, ME 04950

Gardiner Federal Credit Union

10 Old Brunswick Road
Gardiner, ME 04345
Phone: (207) 582-2676
Toll-Free: (800) 464-2425
Fax: (207) 582-3108
info@gardinerfcu.org
<http://www.gardinerfcu.org>

A non-profit financial cooperative established in 1953, Gardiner FCU serves anyone who lives, works, worships, or attends school in Kennebec County, Lincoln County, or the towns of Richmond and Palermo. 3,000 members.

Great Falls Regional Federal Credit Union

34 Bates Street
Lewiston, ME 04240
Phone: (207) 782-7192
Fax: (207) 782-5501
<http://www.greatfallsfcu.com>

A Central Maine-based credit union whose mission is "to offer our members quality financial products and services at affordable and competitive rates while maintaining financial stability."

Branch Location:

760 Minot Ave.
Auburn, ME 04210
(207) 753-0500

Health First Federal Credit Union

9 Quarry Rd.
Waterville, ME 04901

Phone: (207) 877-9474
Toll-Free: (800) 946-2463
Fax: (207) 877-6615
memberservices@healthfirstdcu.org

<http://www.healthfirstfcu.org>

HealthFirst Federal Credit Union is a member-owned organization, which provides a broad range of personalized financial services to all of Kennebec and Somerset Counties.

Branch Location:

3 Catherine St.
Augusta, ME 04330
Phone: (207) 622-9898
Fax: (207) 622-9848

Houlton Federal Credit Union

13 Market Square
Houlton, ME 04730
Phone: (207) 532-7658
Fax: (207) 532-7325
<http://www.houlton.net/hfcu.htm>

A member-owned financial organization serving the Houlton area.

Howland Enfield Federal Credit Union

4 Coffin Street, P.O. Box 405
Howland, ME 04448-0405
Phone: (207) 732-3686
Fax: (207) 732 4874
gjbragdon@howlandenfieldfcu.com
<http://www.howlandenfieldfcu.com>
Gary Bragdon, Manager

The Howland-Enfield FCU is a member-owned full service financial institution, serving Howland and the surrounding areas. Founded in 1961, the credit union is "committed to offering the highest level of service possible, at the best possible rates."

Infinity Federal Credit Union

202 Larrabee Road
P.O. Box 9742
Portland, ME 04104
Phone: (207) 854-6000
Toll-Free: (800) 499-8401

Fax: (207) 854-6054
<http://www.infinityfcu.com>

A non-profit financial institution owned by its members whose mission is "to provide and serve all members with useful, competitive and efficiently delivered quality financial services, while meeting the changing social, economic, and cultural needs of our members." Founded in 1921, this is the oldest credit union in Maine.

Branch Locations:

4 Davis Farm Road
Portland, ME 04103
Phone: (207) 854 6000
Fax: (207) 854 6074

193 Broad Street, Suite 1
Bangor, ME 04401
Phone: (207) 945 4284
Fax: (207) 945 4857

Katahdin Federal Credit Union

1000 Central Street
Millinocket, ME 04462
Phone: (207) 723-9718
Toll-Free: (800) 451-9145 (all locations)
Fax: (207) 723-8426
support@katahdinfcu.org
<http://www.katahdinfcu.org>

A non-profit, member-owned financial institution founded in 1954 and seeking to "go the extra mile to exceed members' expectations."

Branch Location:

P.O. Box 330
Island Falls, ME 04747
Phone: (207) 463-3661
Fax: (207) 723-8426

KSW Federal Credit Union

222 College Avenue
Waterville, ME 04901
Phone: (207) 872-5602

KSW FCU (cont'd)

Toll-Free: (800) 924-5454
Fax: (207) 872-5776
<http://www.kswfcu.org>
deseree@adelphia.net
Deseree Gilman, Manager

KSW offers it's membership a broad range of financial services. Membership is open to those who live, work, worship, volunteer, or attend schools in Kennebec or Somerset Counties and the towns of Belmont, Brooks, Jackson, Knox, Liberty, Monroe, Montville, Morrill, Searsmont, Swanville, and Waldo.

Branch Location:
135 Waldo Ave.
Belfast, ME 04915-6909
Phone: (207)338-5160
Fax: (207)338-6129

KV Federal Credit Union

316 West River Road
Augusta, ME 04330
Phone: (207) 623-5171
Fax: (207) 626-2853
aassistant@kvfcu.org
<http://www.kvfcu.org>

A full service financial institution with over 8,300 members living, working, attending school or church in Kennebec and Somerset counties. Founded in 1962.

Branch Location:
35 Oak St.
Oakland, ME 04963
Phone: (207) 465-4423
Fax: (207) 465-9456

Lewiston Municipal Federal Credit Union

291 Pine Street
P.O. Box 60
Lewiston, ME 04243-0060
Phone: (207) 783-3991

Fax: (207) 783-4178 (call first)
lewistoncu@midmaine.com
<http://www.lewistoncu.com>

Lewiston Municipal FCU is a full service, member-owned federal credit union serving the employees of the City of Lewiston, the Lewiston School Department, and other select employee groups and their families.

Lincoln Maine Federal Credit Union

17 West Broadway
P.O. Box 220
Lincoln, ME 04457-0220
Phone: (207) 794-8623
Fax: (207) 794-8187
<http://www.lincolnmainerfcu.com>

A member-owned, full service financial institution.

Lisbon Community Federal Credit Union

325 Lisbon Road
P.O. Box 878
Libson, ME 04250-0878
Phone: (207) 353-4144
Toll-Free: (877) 353-4144
Fax: (207) 353-7615
memberservices@lisboncu.org
<http://www.lisboncu.org>

A member-owned cooperative whose mission is "to be the primary financial institution for all Members through continuous improvement, personalized service and competitive products while remaining financially secure." Members may include persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lewiston, Auburn, Durham, Lisbon, Sabattus, Bowdoin, Topsham, and Pownal. Founded in 1959.

Maine Education Credit Union

15 University Drive

P.O. Box 1096
Augusta, ME 04432-1096
Phone: (207) 623-3857
Toll-Free: (800) 464-3773
Fax: (207) 622-7258
mecu@maine-edcu.org
<http://www.maine-edcu.org>

The Maine Education Credit Union was founded in 1967 to provide an alternative to "for profit" banking for educators who otherwise would not have had access to a financial cooperative. Assets now exceed \$20M and the credit union services nearly 4,300 members.

Maine Family Federal Credit Union

555 Sabattus Street
Lewiston, ME 04240
Phone: (207) 783-2071
Toll-Free: (800) 783-2071
Fax: (207) 786-8765
<http://www.mainefamilyfcu.com>

A full service financial institution serving over 17,000 members in Androscoggin County. Founded in 1938.

Branch Location:
831 Minot Ave.
Auburn, ME 04210

Maine Highlands Federal Credit Union

73 Main St., P.O. Box 233
Dexter, ME 04930
Phone: (207) 924-5544
Toll-Free: (888) 806-6920
Fax: (207) 924-7527
<http://www.mainehighlandscreditunion.com>

A member-owned cooperative whose purpose is "to provide personal service and shared value, while maintaining its financial stability and integrity." Founded in 1966, the credit union has grown to over \$51 million in assets.

Branch Locations:

23 Hudson Ave., P.O. Box 697
Guilford, ME 04443
Phone: (207) 876-4041
Fax: (207) 876-3701

Rt. 15 & 16, P.O. Box 507
Dover-Foxcroft, ME 04426
Phone: (207) 564-8644
Fax: (207) 564-3920

Rt. 15, Indian Hill Plaza, P.O. Box 1267
Greenville, ME 04441
Phone: (207) 695-0316
Fax: (207) 695-8939

Maine Media Federal Credit Union

390 Congress Street
Portland, ME 04101
Phone: (207) 774-4307
Fax: (207) 791-6692
mmfcu@mainemedia.com
<http://www.mainemedia.com>

Founded in 1935, Maine Media FCU is the oldest federal credit union in Maine and is chartered to service the employees of the Press Herald and Evening Express.

Maine Savings Federal Credit Union

101 Western Ave
P.O. Box 347
Hampden, ME 04444
Phone: (207) 862-6500
Fax: (207) 862-6502
memberservice@mainesavings.com
<http://www.mainesavings.com>

A full-service credit union whose mission is "to be a safe, sound and secure organization providing exceptional financial solutions and extraordinary service as the preferred financial institution for all members."

Branch Locations:

122 Park St., P.O. Box 447

Maine Savings FCU (cont'd)

Milo, ME 04443
Phone: (207) 943-2134
Fax: (207) 943-7301

Twin City Plaza
Brewer, ME 04412
Phone: (207) 989-4112
Fax: (207) 989-4469

671 Broadway St.
Bangor, ME 04401
Phone: (207) 942-3915
Fax: (207) 992-2782

868 Hammond St.
Bangor, ME 04401
Phone: (207) 942-3914
Fax: (207) 992-2696

500 Main Road, P.O. Box 247
Corinth, ME 04427
Phone: (207) 285-3365
Fax: (207) 285-3363

25 Resort Way, P.O. Box 647
Ellsworth, ME 04605
Phone: (207) 667-8502
Fax: (207) 667-1263

Jackson Laboratory
600 Main Street
Bar Harbor, ME 04609
Toll-Free: (800) 273-6700, ext. 2500

912 Main Street, P.O. Box 189
North Vassalboro, ME 04962
Phone: (207) 873-0886
Fax: (207) 873-0106

Maine State Employees Credit Union

200 Capitol St.
P.O. Box 5659
Augusta, ME 04332-5659
Phone: (207) 623-1851
Toll-Free: (800) 540-8707
Fax: (207) 620-8485

contactus@msecu.org
<http://www.mainestatecu.org>

A member-owned and controlled cooperative founded in 1935 whose mission is to provide quality, cost-effective services, promote thrift among members, and provide a source of credit for loans to members. MSECUCU is dedicated to providing a full range of quality financial services to our members with convenient and easy access, while maintaining a sound financial position.

Branch Locations:

162 Hospital St.
Augusta, ME 04330
Phone: (207) 621-6060
Fax: (207) 621-6072

50 Elm St.
Waterville, ME 04901
Phone: (207) 873-5159
Fax: (207) 873-5150

Midcoast Federal Credit Union

831 Middle St.
Bath, ME 04530
Phone: (207) 443-5531
Toll-Free: (877) 964-3262
Fax: (207) 443-4827
midcoast@ghi.net
<http://www.midcoastfcu.net>

A not-for-profit cooperative, owned by its members who are residents, relatives, or people employed in numerous locations throughout the Midcoast Region of Maine. Founded in 1956, its mission is "to be the primary financial institution for our members by offering personal and cost-effective services."

Branch Locations:

210 Maine St.
Brunswick, ME 04011
Phone: (207) 729-8737
Fax: (207) 729-8738

Route 1, P.O. Box 107
Thomaston, ME 04861
Phone: (207) 594-7775
Fax: (207) 594-7773

P.O. Box 73
Edgecomb, ME 04556
Phone: (207) 882-7919
Fax: (207) 882-7834

Monmouth Federal Credit Union

1176 Main St.
Monmouth, ME 04259
Phone: (207) 933-2667
Fax: (207) 933-3261
info@monmouthfcu.com
<http://www.monmouthfcu.com>

Member owned, not-for-profit organization formed in 1956 and serving the communities of Monmouth, Wales, Leeds, Litchfield, Greene, and Turner. Its mission is "to be our members primary financial institution by promoting savings and by providing personalized, quality services at fair and reasonable rates while maintaining financial stability."

New Dimensions Federal Credit Union

61 Grove Street
Waterville, ME 04901
(207) 872-2771
<http://www.newdimensionsfcu.com>

A member-owned and controlled cooperative serving persons who live, work, worship, or attend school in, and businesses and other legal entities located in the counties of Kennebec and Somerset, Maine. Its mission is to "provide our members with excellent benefits and services while promoting the uniqueness of the credit union philosophy."

Norstate Federal Credit Union

78 Fox Street
Madawaska, ME 04756
Phone: (207) 728-7555

Toll-Free: (800) 804-7555
Fax: (207) 728-6731
nfcu@norstatefcu.org
<http://www.norstatefcu.org>

A credit union whose goals is to be "the most valued, respected and progressive provider of financial services to all residents of Aroostook County and Northern Penobscot County." Founded 1941.

Branch Locations:

156 Main St.
Van Buren, ME 04785
Phone: (207) 868-5484
Fax: (207) 868-2860
vanburen@norstatefcu.org

333 Aroostook Rd., P.O. Box 367
Eagle Lake, ME 04739
Phone: (207) 444-4545
Fax: (207) 444-4540
elake@norstatefcu.org

23 Station St., P.O. Box 532
Ashland, ME 04732
Phone: (207) 435-2176
Toll-Free: (800) 489-2176
Fax: (207) 435-2177
ashland@norstatefcu.org

164 Market St., P.O. Box 399
Fort Kent, ME 04743
Phone: (207) 834-3232
Fax: (207) 834-2625
fortkent@norstatefcu.org

Nissen Employees Federal Credit Union*

56 Washington St.
Portland, ME 04101-2694

A member-owned organization providing financial services for employees of Nissen and their families.

Ocean Communities Federal Credit Union

One Pool Street
P.O. Box 1961
Biddeford, ME 04005-1961
Phone: (207) 284-5918
Toll-Free: (800) 418-1486
Fax: (207) 282-8273
info@oceancommunities.com
<http://www.oceancommunities.com>

A non-profit, financial cooperative serving people who live or work in most communities in York or Cumberland counties and their families. Founded in 1948, it has more than 15,000 members.

Branch Locations:

Shopper's Village, 55 Portland Rd., P.O. Box 37
Kennebunk, ME 04043
Phone: (207) 985-5722
Toll-Free: (800) 231-2224
Fax: (207) 985-5725

2 Cascade Road, P.O. Box 304
Old Orchard Beach, ME 04064
Phone: (207) 934-2445
Toll-Free: (888) 877-2445
Fax: (207) 934-3026

York Village Business Center
York, ME 03909
Phone: (207) 361-6050
Toll-Free: (800) 418-1486
Fax: (207) 363-5702

48 Alfred Road
Sanford, ME 04073
Phone: (207) 324-1350
Toll-Free: (800) 230-1350
Fax: (207) 490-5123

Otis Federal Credit Union

170 Main Street
P.O. Box 27
Jay, ME 04239-0027
Phone: (207) 897-0900
Toll-Free: (800) 848-3688

Fax: (207) 897-3927
info@otisfcu.org
<https://www.otisfcu.coop>

A non-profit, member-owned financial cooperative, founded in 1954, whose mission is "to work together with members to achieve total satisfaction."

Oxford Federal Credit Union

225 River Rd.
P.O. Box 252
Mexico, ME 04257
Phone: (207) 369-9976
Toll-Free: (800) 991-9219
Fax: (207) 364-8962
oxford@ofcu.org
<http://www.ofcu.org>

Oxford Federal Credit Union, founded in 1938, is a member-owned, full-service financial institution whose mission is to provide members with personalized, quality service while assisting them in achieving financial success. OFCU serves over 15,000 members in western Maine.

Branch Location:
1591 Main Street
Oxford, ME 04270
Phone: (207) 743-2638
Toll-Free: (800) 991-9219
Fax: (207) 743-7138

Penobscot County Federal Credit Union

205 Main Street
P.O. Box 434
Old Town, ME 04468-0434
Phone: (207) 827-3165
Fax: (207) 827-6674
<http://www.penobscotfcu.com>

A full-service member-owned financial institution, founded in 1968, with over 7,000 members and assets over \$36 million.

Peoples Choice Federal Credit Union

23 Industrial Park Rd.
Saco, ME 04072
Phone: (207) 282-4156
Toll-Free: (877) 785-6328
Fax: (207) 282-1735

info@peopleschoicecreditunion.com
<http://www.peopleschoicecreditunion.com>

A cooperative non-profit financial institution chartered in 1963.

Branch Locations:

35 Bradbury Street
Biddeford, ME 04005
Phone: (207) 284-2448
Fax: (207) 284-2498

369 Elm Street
Biddeford, ME 04005
Phone: (207) 284-8483
Fax: (207) 282-8647

39 Country Club Road
Sanford, ME 04073
Phone: (207) 490-2000
Fax: (207) 490-2058

774 Post Road, Route 1
Wells, ME 04090
Phone: (207) 646-2597
Fax: (207) 646-3498

Portland Maine Police Department Federal Credit Union

109 Middle Street
Portland, ME 04101
Phone: (207) 773-0726
Fax: (207) 774-6749

A member-owned financial institutions serving employees of the Portland Police Department and their families.

Portland Maine Transit Federal Credit Union

2 Frank Savage Road
Hollis, ME 04042
(207) 797-3907

A member-owned financial institutions serving employees of METRO (Greater Portland Transit District).

Rainbow Federal Credit Union

381/391 Main St.
P.O. Box 741
Lewiston, ME 04243-0741
Phone: (207) 784-5435
Toll-Free: (800) 281-5435
Fax: (207) 786-0495
info@rainbowfcu.com
<http://www.rainbowfcu.com>

A full service credit union serving all of Androscoggin and Oxford Counties as well as New Gloucester. Founded in 1956.

Branch Locations:

20 Washington Street
Auburn, ME
Phone: (207) 783-0351
Fax: (207) 786-0523

One Lewiston Street
Mechanic Falls, ME
Phone: (207) 346-3001
Fax: (207) 346-3012

172 Pine Street
South Paris, ME
Phone: (207) 743-5410
Fax: (207) 743-9331

201 Lincoln Street
Lewiston, ME
Phone: (207) 784-4762
Fax: (207) 783-8024

Riverview Federal Credit Union

35 Bridge St., Ste. 4
Gardiner, ME 04345
Phone: (207) 582-7352
Fax: (207) 588-0304
riverview@verizon.net

A full-service, member-owned financial institution.

Rumford Community Hospital Credit Union

420 Franklin Street
Rumford, ME 04276
(207) 369-1148

A credit union for employees of Rumford Community Hospital and their families.

Saco Valley Credit Union

312 Main St.
P.O. Box 740
Saco, ME 04072
Phone: (207) 282-6169
Toll-Free: (877) 960-2274
Fax: (207) 282-1601
svcu@sacovalley.org
<http://www.sacovalley.org>

A member owned financial institution whose mission is "to provide quality financial services to our communities in a personal, friendly and efficient manner, while maintaining financial stability."

Branch Locations:

500 Main St.
Saco, ME 04072
Phone: (207) 286-3638
Fax: (207) 282-3126

860 Main St.
Waterboro, ME 04087
Phone: (207) 247-6000
Fax: (207) 247-2805

Saint Agatha Federal Credit Union

315 Main Street
P.O. Box 130
Saint Agatha, ME 04772
(207) 543-7383
(207) 543-7811
<http://www.stagathafcu.com>

Founded in 1952, St Agatha FCU serves individuals, businesses, organizations and families in the St. Agatha area.

Seaboard Federal Credit Union

177 Main Street
P.O. BOX G
Bucksport, ME 04416
Phone: (207) 469-6341
Toll-Free: (800) 639-2206 (both locations)
Fax: (207) 469-2866
info@seaboardfcu.com
<http://www.seaboardfcu.com>

Founded in 1940, Seaboard FCU "strives to keep costs low and profits are returned to our members through lower fees and higher dividends because we are not-for-profit, but for service."

Branch Location:

200 Main St.
P.O. Box 115
Ellsworth, ME 04605
Phone: (207) 667-8285
Fax: (207) 667-6848

Sebasticook Valley Federal Credit Union

87 Moosehead Trail
P.O. Box 145
Newport, ME 04953
Phone: (207) 368-4940
Fax: (207) 368-4751
info@svfcume.com
<http://www.svfcume.com>

A member-owned financial institution offering a broad array of individual financial products and services.

Branch Location:

505 Somerset Avenue
Pittsfield, ME 04967
Phone: (207) 487-5576
Fax: (207) 487-3129

Semiconductor of Maine Federal Credit Union

333 Western Avenue, MS 07-37
South Portland, ME 04106-1713
Phone: (207) 775-8371
Fax: (207) 761-6235
semifcu@semifcu.org
<http://www.semifcu.org>

A member-owned organization providing its members with a wide range of financial services to meet their needs. Membership is open to employees or resident contractors at Idexx Laboratories, Fairchild Semiconductor or Nat'l Semiconductor in South Portland, ME. Founded 1966.

Shaws Employee Federal Credit Union

205 Spencer Drive
Wells, ME 04090
Phone: (207) 646-4989
Fax: (207) 646-5673

A member-owned organization providing financial services for employees of Shaws and their families.

St. Francis Community Federal Credit Union

907 Main Street, P.O. Box 38
St. Francis, ME 04774-0038
Phone: (207) 398-3421
Fax: (207) 398-3492

A member-owned organization providing financial services for the community of St. Francis, Maine.

Taconnet Federal Credit Union

316 Benton Ave.
Winslow, ME 04901
Phone: (207) 872-7909
Toll-Free: (800) 339-7909
Fax: (207) 872-7815
<http://www.taconnet.com>

Founded in 1953, Taconnet FCU is a member-owned, full-service financial institution whose mission is "to provide the best possible financial services for our members in a cost effective manner to insure the Credit Union's stability and future growth." Membership is open to people living in Kennebec and Somerset counties.

Branch Location:

1112 Waterville Road
Skowhegan, ME 04976
Phone: (207) 474-2254
Toll-Free: (800) 339-2254

The County Federal Credit Union

776 Main Street
Presque Isle, ME 04769
Phone: (207) 768-5051
Fax: (207) 764-5267
<http://www.countyfcu.org>

A full-service financial institution serving 22 communities in Aroostook County with 13,000 members and assets of over \$94 million. The credit union's mission is "to provide a variety of quality financial services that are competitively priced and offer a fair return to our members."

Branch Locations:

82 Bennett Drive
Caribou, ME 04736
Phone: (207) 498-8756
Fax: (207) 498-4109

232 Main Street
Fort Fairfield, ME 04742
Phone: (207) 472-5710
Fax: (207) 472-1140

Town & Country Federal Credit Union

557 Main St., P.O. Box 9420
South Portland, ME 04106-9420
Phone: (207) 773-5656
Toll-Free: (800) 649-3495
Fax: (207) 772-3624
info@tcfcu.com
<http://www.tcfcu.com>

Founded in 1953, Town & Country FCU serves people who live or work in Cumberland or York counties, Maine with a full range of financial services.

Branch Locations:

170 Ocean St.
South Portland, ME 04106
Phone: (207) 767-7419
Fax: (207) 767-5799

257 US Route 1
Scarborough, ME 04074
Phone: (207) 883-7751
Fax: (207) 883-8939

3 Auburn St.
Portland, ME 04103
Phone: (207) 878-0352
Fax: (207) 878-0391

52 Elm Street
Saco, ME 04072
Phone: (207) 284-8541
Fax: (207) 284-8777
Phone: (207) 553-9259
Fax: (207) 553-9266

TruChoice Federal Credit Union

272 Park Avenue, P.O. Box 10659
Portland, ME 04104
Phone: (207) 772-0808
Toll-Free: (800) 639-5550
Fax: (207) 772-5684
trufcu@trufcu.com
<http://www.trufcu.com>

A credit union serving people who reside, work or are paid from, worship or attend school in Cumberland County. Its mission is "to build personalized banking relationships for today and tomorrow."

University Credit Union

Rangeley Road
University of Maine
Orono, ME 04469-5779
Phone: (207) 581-1457
Toll-Free: (800) 696-8628
Fax: (207) 581-1452
<http://www.ucu.maine.edu>

The credit union's field of membership includes people in the University of Maine system and others in Penobscot county educational institutions. Founded in 1967.

Branch Locations:

977 Union Street
Bangor, ME 04401-3011
Phone: (207) 992-2900
Fax: (207) 992-2405

154 High Street
Farmington, ME 04938
Phone: (207) 778-4011
Fax: (207) 778-3144

391 Forest Avenue
Portland, ME 04101-2001
Phone: (207) 772-1906
Fax: (207) 772-1852

1071 Brighton Avenue
Portland, ME 04102
Phone: (207) 553-9259
Fax: (207) 53-9266

York County Federal Credit Union

1516 Main Street
Sanford, ME 04073
Phone: (207) 324-7511

Toll-Free: (800) 639-2802
Fax: (207) 490-5064
yorkcounty@yorkcountyfcu.com
<http://www.yorkcountyfcu.com>

Founded in 1954, York County FCU strives "to enhance our members' lifestyle goals and dreams by promoting savings and the wise use of credit." Membership is open to anyone who lives, works, worships or attends school in York County.

Branch Locations:

870 Main Street
Sanford, ME 04073
Phone: (207) 490-5060
Toll-Free: (866) 804-6598
Fax: (207) 490-5061

Mailhot Plaza
Biddeford, ME 04005

Phone: (207) 571-3500
Toll-Free: (800) 639-2802
Fax: (207) 571-3501

1 York St.
York, ME 03909
Phone: (207) 351-1021
Toll-Free: (800) 556-8343
Fax: (207) 351-1051

477 Main Street
Saco, ME 04072
Phone: (207) 282-2962
Toll-Free: (800) 639-2511
Fax: (207) 282-3147

OTHER FINANCIAL COOPERATIVES

Farm Credit of Maine, ACA

615 Minot Avenue
Auburn, ME 04210-4052
Phone: (207) 784-0193
Fax: (207) 784-0195
info@farmcreditmaine.com
<http://www.farmcreditmaine.com>

Farm Credit of Maine is a cooperative, owned and directed by its customers, which specializes in lending to Maine's agricultural, fishing and forest products industries. Operating since 1916, FCM provides business and personal loans, equipment leasing, appraisals, crop insurance, credit life insurance and other financial services.

Branch Office:

26 Rice St.
Presque Isle, ME 04769
Phone: (207) 764-6431

Tricorp Federal Credit Union

2 Ledgeview Drive
Westbrook, ME 04092
P.O. Box 1429
Portland, ME 04104
Phone: (207) 761-0774
Toll-Free: (800) 346-1936
Fax: (207) 761-0873
info@tricorp.org
<http://www.tricorp.org>

Tricorp FCU is a "cooperative of cooperatives," serving other credit union (who are also its member-owners) with a variety of financial products and services. Founded in 1975, Tricorp has a national field of membership with 14 employees supporting the corporation.

RETAILER-OWNED COOPERATIVES

Retailer-Owned Cooperatives are businesses and brands owned cooperatively by retail businesses. These are some of the largest and most recognized cooperatives, though many may not know how they are structured.

Ace Hardware

<http://www.acehardware.com>

As a retailer-owned cooperative, Ace Hardware is wholly owned by its independently operated store owners. No shares of stock in the corporation are publicly traded. Rather, when retailers affiliate with Ace, they purchase shares of company stock, which gives them voting rights in the cooperative. This is their investment in the company. There are currently more than 4,600 Ace stores in all 50 states and U.S. territories, and more than 70 countries on six continents. 13 stores in Maine.

Carpet One

<http://www.carpetone.com>

An international retailer-owned cooperative specializing in carpeting and flooring. Two stores in Maine.

IGA

<http://www.iga.com>

IGA is the world's largest voluntary supermarket network with aggregate worldwide retail sales of more than \$21 billion per year. The Alliance includes nearly 4,000 Hometown Proud Supermarkets worldwide, supported by 36 distribution companies and more than 55 major manufacturers, vendors and suppliers encompassing everything from grocery to equipment items. IGA has operations in 44 of the United States and more than 40 countries, commonwealths and territories on all six inhabited continents. There are more than 20 IGA stores in Maine.

True Value Hardware

<http://www.truevalue.com>

True Value Company, headquartered in Chicago, is one of the world's largest retailer-owned hardware cooperatives with approximately 5,800 independent retail locations worldwide. There are approximately 27 Maine member stores.

BUSINESS & MUNICIPAL-OWNED COOPERATIVES

Other types of businesses, as well as towns and cities, can also benefit by being member-owners of cooperatives. Here are some examples in Maine.

Maine Credit Union League Insurance Trust

2 Ledgeview Dr.
Westbrook, ME 04092
Phone: (207) 773-0925
Fax: (207) 773-1281

dbaird@insuranceinnovations.com
David Baird, President

The Maine Credit Union League Insurance Trust provides, promotes and administers quality insurance products and related services for its member credit unions.

Maine Resource Recovery Association

142 Farm Rd.
P.O. Box 1838
Bangor, ME 04402-1838
Phone: (207) 942-6772
Fax: (207) 942-4017
victor@verizon.net
<http://www.mrra.net>
Victor Horton, Executive Director

The MRRA is a cooperative association of Maine towns, businesses and individuals working since 1984 to foster professional solid waste management practices; to further the development of recycling and other forms of resource recovery as cost-effective components of environmentally sound solid waste management in Maine communities; and to assist with the marketing of recyclable and reusable materials.

Synernet, Inc.

222 St. John St., Suite 329
Portland, ME 04102
(207) 771-3456
customerservice@synernet.net
<http://www.synernet.net>

Synernet, Inc. is a hospital-owned service organization founded in 1985 to providing innovative and effective cost saving solutions to the healthcare community. The cooperative provides outsourcing services for hospitals and healthcare organizations throughout Maine and New England including credentials verification, medical transcription, group purchasing, insurance services, and clinical engineering.

COMMUNITY LAND TRUSTS

Community Land Trusts (CLTs) are not necessarily considered "cooperatives," but provide a very important cooperative function for families and communities. CLTs are member-run organizations that collectively hold land upon which individuals and families may own or rent housing. The separation of land ownership from ownership of the housing, coupled with re-sale restrictions in the homeowners' "Ground Lease," effectively remove housing from the speculative market and keep it permanently affordable. CLTs usually include members who are residents of the land, as well as others from the wider community who have an interest in affordable housing and land protection.

Clark Mountain Community Land Trust

217 South Mountain Rd.
Greene, ME 04236
(207) 946-4478

CMCLT is organized to encourage the development of cooperative communities and sustainable land use practices, to protect agricultural resources and wild habitats, and to provide space for spiritual, social, and ecological study and engagement through the preservation and common stewardship of land and housing. CMCLT is currently purchasing the land on which the JED Collective (see page 12) is rooted, and hopes to expand its land-base to support other communities, collectives and cooperatives in the future.

Commonterra/Partial Farm

161 Stovepipe Alley
Monroe, ME 04951
(207) 525-7776
rosc@psouth.net
Karen Marysdaughter

Partial Farm is a cooperative of six households which holds land together in trust through a nonprofit, Commonterra Land Trust. We take care of the land together and use it primarily for agricultural purposes. We share community costs such as taxes, road and land maintenance, and special projects that benefit the whole community.

Covenant Community Land Trust

P.O. Box 10
Orland, ME 04472
(207) 469-7961
<http://www.homecoop.net>

CCLT and its partner organization, H.O.M.E Co-op, have built over 30 homes since the 1970s. The land is held in perpetuity by the CCLT, and low-income families purchase the homes. The land trust homeowners are encouraged to use the land in an environmentally and socially responsible manner. The land trust offers an opportunity for home ownership to many low-income families who currently have no option except renting.

United Voice Community Land Trust*

P.O. Box 575
Bath, ME 04530
uvclt@yahoo.com

Western Mountains Community Land Trust*

421 Owen Mann Rd.
Farmington, ME 04938

SERVICE COMMUNITIES

H.O.M.E. Co-op stands alone in Maine as a unique example of a global movement of service-oriented intentional communities and cooperatives dedicated to meeting the basic needs of all people and working to end poverty and build a socially and economically-just world. Many different cooperative endeavors are associated with this project.

H.O.M.E. Co-op, Inc.

Route 1, P.O. Box 10
Orland, ME 04472
Phone: (207) 469-7961
Fax: (207) 469-1023
info@homecoop.net
<http://www.downeast.net/home>

H.O.M.E. Inc., established in 1970 as a craft cooperative, is a multi-faceted organization involved in economic reconstruction and social rehabilitation. Part of an international network called Emmaus Communities, H.O.M.E. is a small community offering jobs, food, education, temporary shelter and home ownership to people and families in need. It operates five shelters for the homeless; a social outreach program; a food bank; a soup kitchen; a recovery barn and thrift store (clothes and household goods); a free firewood service; a learning center which includes a day-care center, literacy instruction, GED preparation, craft training, computer training and desktop publishing; a craft store featuring

homemade items from more than 200 Maine residents, and handmade items from the organization's sister community in Guatemala; a pottery studio; a woodworking shop; a weaving studio; a quilting & stitchery studio; a stained glass shop; a small museum; a chapel. a garden program, greenhouse and farmer's market; a free medical clinic; employment in a lumber mill, a shingle mill, and garage and house construction; and the Covenant Community Land Trust.

NETWORKING & SUPPORT ORGANIZATIONS

There are a number of organizations in Maine that provide support, resources and networking opportunities for existing cooperatives and for people interested in creating new ones. Here are some of them:

Cooperative Development Institute

1 Sugarloaf St.
South Deerfield, MA 01373
Phone: (413) 665-1271
Toll-Free: (877) NE COOPS
info@cdi.coop
<http://www.cdi.coop>

Cooperative Development Institute (CDI) is the Northeast's center for cooperative business education, training and technical assistance. CDI's mission is to increase economic opportunities and benefits for people in the Northeast by fostering the growth and success of all types of cooperative enterprises. CDI serves communities in Massachusetts, New Hampshire, Vermont, Connecticut, Maine, Rhode Island and New York, providing education, training and technical assistance to existing and start-up cooperatively-structured enterprises in all business sectors: food, housing, energy, agriculture, arts, health, forestry, fisheries, retail, service and more.

Cooperative Fund of New England

P. O. Box 175
South Freeport, ME 04078
Phone: (207) 865-3696
Fax: (207) 865-3696
phebe@cooperativefund.org
<http://www.cooperativefund.org>
Phebe Quattrucci, Outreach Coordinator

CFNE is a cooperative support organization that works to "advance community-based, cooperative and democratically-owned or managed enterprises with preference to those that serve low-income communities through: provision of prompt financial assistance at reasonable rates; provision of an investment opportunity that promotes socially conscious enterprise; and development of a

regional reservoir of business skills with which to assist and advise these groups." The Cooperative Fund makes term loans, lines of credit, and as of spring 2008, small equity investments in new and expanding co-ops, worker-owned businesses, and community-based nonprofit organizations. Founded in 1975.

Cooperative Maine

coopmaine@gmail.com
<http://www.cooperativemaine.org>

The mission of Cooperative Maine is to promote increased development of cooperatives in Maine through supporting existing Maine cooperatives and helping new ones to form. CM is working to provide: education about the benefits of cooperatives, both within the cooperative movement and among the general public; public policy and curricula development; technical and financial support for cooperatives; and an information clearinghouse to aid new cooperatives in forming and to support existing ones.

Maine Credit Union League

2 Ledgeview Dr.
Westbrook, ME 04092
Phone: (207) 773-5671
Toll-Free: (800) 442-6715
Fax: (207) 773-0957
info@mainecul.org
<http://www.mainecul.org>

Mailing:

P.O. Box 1236
Portland, ME 04104

The Maine Credit Union League is a support organization for Maine's credit unions,

Maine Credit Union League (cont'd)

with creating a favorable climate for its members in the business and consumer environments in which they operate." Founded in 1938.

Maine Federation of Farmers Markets

Tom Roberts
tom@mffm.org
<http://www.mffm.org>

The Maine Federation of Farmers' Markets (MFFM) was organized in the spring of 1991 by farmers' market members to help meet the mutual needs of Maine's farmers' markets and market members and to promote the establishment and popular use of farmers' markets in Maine. As an organization, the MFFM is currently dormant, except for its resource-rich website.

Maine WoodNet

52 Temple Rd.
P.O. Box 265
East Wilton, ME 04101
(207) 645-2400
mewood@beeline-online.net
<http://www.mainewoodnet.org>
Chris Krauss

Maine WoodNet is a marketing and manufacturing network comprised of over 50 wood products businesses located in the "western lakes and mountains" region of Maine. WoodNet's mission is to facilitate cooperative manufacturing, innovating marketing, and wood-use efficiency by forest based businesses, while promoting networking and educational opportunities focused on improved forest stewardship. Projects include the Sugar Wood Gallery in Farmington (page 19).

Indivisible, Inc.

P.O. Box 657
Orono, ME 04473

(207) 947-4117

Jane Livingston

Provides news, information, networking, and other services to build the cooperative economy. Services include public education, program/events development, editorial work, materials design and production oversight, PR, marketing, community organizing, and community project coordination.

WEB RESOURCES FOR COOPERATIVE DEVELOPMENT

Arizmendi Association of Cooperatives <http://www.arizmendi.coop/resources>

An excellent resource list for information on worker cooperatives.

Community-Wealth.org <http://www.community-wealth.org>

A comprehensive and up-to-date information resource on state-of-the-art strategies for democratic, community-based economic development.

Cooperative Development Institute <http://www.cdi.coop>

The Northeast's center for cooperative business education, training and technical assistance.

Cooperative Grocer <http://www.cooperativegrocer.coop>

A lively, colorful, bi-monthly magazine produced for the managers and directors of the more than 350 food cooperatives across the United States and Canada.

Eastern Conference on Workplace Democracy <http://www.east.usworker.coop>

A non-profit cooperative organization established to aid in the continued growth of the workplace democracy movement on the East Coast.

Grassroots Economic Organizing <http://www.geo.coop>

Stories and analysis from the front lines of economic solidarity and globalization from below. An extensive source for news and examples of efforts to build a cooperative economy in the U.S. and beyond.

International Cooperative Alliance <http://www.ica.coop>

ICA is an independent, non-governmental association which unites, represents and serves co-operatives worldwide.

National Center for Employee Ownership <http://www.nceo.org>

A private, nonprofit membership and research organization that serves as the leading source of accurate, unbiased information on employee stock ownership plans (ESOPs), equity compensation plans such as stock options, and ownership culture.

National Cooperative Business Association (NCBA) <http://www.ncba.coop>

The lead national membership association representing cooperatives of all types and in all industries.

National Cooperative Grocer's Association <http://www.cgin.coop>

A business services cooperative for natural food co-ops located throughout the United States.

The U.S. Federation of Worker Cooperatives <http://www.usworker.coop>

A national grassroots membership organization of and for worker cooperatives, democratic workplaces, and organizations that support the growth and development of worker cooperatives.

The U.S. Solidarity Economy Network (SEN) <http://www.ussen.org>

Connecting and strengthening the emerging movement for a solidarity economy in the U.S.

Cooperative Maine

info@cooperativemaine.org

www.cooperativemaine.org