

## **Skowhegan Savings supports Community through United Way's Corporate Champion Circle**

Kristen Dubord, a Community Banker with Skowhegan Savings, is excited to have the bank join United Way's Corporate Champion Circle at the Gold Level. Dubord has a deep and abiding love for rural Maine, having been born and raised in Jay. She sees the bank's sense of community and United Way's commitment to positively impacting the region in perfect alignment.

Dubord knows the community well, she completed her environmental sciences degree at UMF in 1998 where she played field hockey. She then went to work alongside her father at Dubord Realty in Livermore Falls before becoming the owner of the business after his retirement. Kristen closed the business in 2009 to pursue her own passions which led her to Winslow based Johnny's Selected Seeds where she was a commercial seed salesperson that required traveling out of state most of the year. The pull of the natural beauty of the region and the desire to put down community roots brought Kristen and her husband Matthew Friedman, back to locally based jobs with significantly less travel after nearly a decade. They live on the banks of the Sandy River in Norridgewock where they operate Cold Springs Farm. An avid gardener, they grow a wide variety of vegetables as well as hops, blueberries, raspberries and Northern Hardy Kiwis.

In addition to gardening, Kristen is very passionate about Australian shepherds. She provides a loving foster home for the breed through the breed rescue program in addition to caring for their own 3 Australian Shepherds, horses and cats. When not caring for shepherds in need, Kristen is enjoying all the recreational opportunities the region has to offer – paddling the many waterways, hiking in the woods, skiing at Sugarloaf, and fat biking on the many trails in the area.

Kristen leads an active civic life as well. She is on the Franklin County Chamber of Commerce board of directors, The Greater Franklin County Food Council steering committee, Jay-Livermore-Livermore Falls Chamber of Commerce member and she is in her first year (of a three-year commitment) as a mentor with the Olympia Snow Leadership Institute. She is enjoying working with 15 - 16-year-old girls and watching them grow. They become very articulate young ladies in a short period of time.

Skowhegan Savings has 11 branches and approximately 130 employees. There are three branches in Franklin County. Skowhegan Savings is a small Community Portfolio lender –they underwrite their own loans in house and do not sell their loans on the secondary market. This allows the bank to channel the money back into our communities to continue to invest locally while enhancing the local community and providing loans to your friends and neighbors.

It has the distinction of being 150 years old this year. Its mission to make our communities a better place to live and work. David Cyr is the new president of bank, succeeding John Witherspoon who retired at the end of 2019.

When asked about community challenges, Kristen noted that livable wages, employers finding consistent skilled labor, broadband and access to affordable healthcare are all significant community challenges. Broadband, especially, needs to be expanded to allow the small business community to thrive. "We have many creative and unique businesses that need greater access to share their ingenuity with the world."

Despite some significant challenges we have hard-working people, unique small businesses, and tremendous recreational opportunities. "We need to make the environment work for us."

As a local community baker focused primarily on lending, Kristen is all about fostering community relationships and listening. Skowhegan Savings is growing as a result of this focus, both in Franklin County and Somerset County. The bank has also recently expanded into Southern Maine, adding a commercial lender in that region.

“United Way is the leader in setting the standards for volunteering and community engagement – and impact - which aligns with Skowhegan Savings’ interest. It is truly a team effort. United Way offers consistency. It never backs down and is always looking for new ways to interact with community. Skowhegan Savings is proud to be partnering with United Way of the Tri-Valley Area as a member of the Corporate Champion Circle.”

Demonstrating its interest in community, financial literacy, quality of life and youth, Skowhegan Savings has chosen to sponsor the Western Maine CA\$H Coalition free tax prep and asset-building program, and Leadership and Growth through Service, a week-long summer experience program coordinated by United Way that empowers rising 8<sup>th</sup> and 9<sup>th</sup> graders to make a difference. Sponsoring specific initiatives or events and receiving promotional benefits, is part of the benefit of joining the Corporate Champion Circle.