

ENVIRONMENTAL POLICY STATEMENT



Bar Harbor Bank & Trust's Commitment to the Environment

Bar Harbor Bank & Trust recognizes the importance of embedding environmental sustainability in our operational plans and processes. By reducing our carbon footprint and decreasing energy consumption, we lead the way in continuous improvement in all areas of environmental management. The company recognizes the potential to impact the environment, will continue to make improvements, and reviews environmental programs twice annually, as overseen by our Chief Operating Officer.

Commitment to Address Climate Change

Bar Harbor Bank & Trust recognizes that addressing climate change is crucial to our customers, employees, communities, and shareholders. Our commitment to reducing the impacts of climate change includes the following activities:

- Adoption of environmentally friendly design standards, including the use of IBC standards related to energy efficiency, smart technology, and the protection of public health, safety, and welfare.
- Continued focus in our overall capital improvement planning to maximize energy efficiency, utilizing strict predictive and preventative maintenance programs for our building operating systems.
- Our technology strategy leverages the latest technology advancements to maximize computing performance while decreasing energy consumption. This strategy also includes leveraging eco-friendly technologies such as remote management and virtual meeting/conferencing applications to further decrease our corporate carbon footprint.
- Continued emphasis on the reduction of both paper based waste and e-waste thru the continued use of established enterprise wide recycling programs.

Commitment to Address Environmental Risk

Bar Harbor Bank & Trust recognizes the potential impact to the environment and is committed to the following:

- Bar Harbor Bank and Trust will continue to evaluate the potential to impact the environment, make improvements and review the environmental programs twice annually.
- Bar Harbor Bank & Trust's Board of Directors will continue to monitor shareholder related demands regarding climate change.
- Bar Harbor Bank & Trust's will regularly evaluate energy-efficient design practices to ensure we continue to reduce our carbon footprint.

Bar Harbor Bank & Trust's commitment to environmental sustainability practices embody our commitment to the people and places we serve. Through these purposeful and principled business practices, we remain committed and connected to our recognized corporate culture of positively impacting society.