

Earn up to \$400 when you open and use a new checking account!

Open a new checking account and make qualifying deposits to earn your bonus. See below and on reverse for full details of each offer.

Personal Banking Offer

Earn \$200¹

- Open a new Simple Checking Account⁴
- Set up and receive a direct deposit of \$250 or more by the deadline on the back of this flyer
- Get a \$200 cash bonus

See reverse for full details.

Personal Banking Offer

Earn \$400²

- Open a new Relationship Rewards Checking⁵ Account
- Set up and receive a direct deposit of \$500 or more by the deadline on the back of this flyer
- Get a \$400 cash bonus

See reverse for full offer details.

Business Banking Offer

Business: Earn \$400³

- Open a new Business Checking⁶ Account
- Make deposits totaling \$2500 or more into the account by the deadline on the back of this flyer
- Get a \$400 cash bonus

See reverse for full offer details.

All Bar Harbor Bank & Trust Checking Accounts Offer:

- Free mobile banking with mobile check deposit⁷
- Free online banking with bill pay⁷
- Free eStatements
- Free Bar Harbor Bank & Trust Debit Mastercard⁸
- Convenient branch and ATM network in Maine, New Hampshire, and Vermont
- Friendly, personalized service

How to get started:

1. Review full offer details and requirements on the reverse of this page.
2. Complete the form below.
3. Bring this flyer to your local branch to open your account.

Name _____

Address _____

Phone _____ Email _____

Check off the offer you want to participate in. Customers may only participate in one offer.

- ☐ Earn \$200¹ when you open and use a Simple Checking Account⁴
- ☐ Earn \$400² when you open and use a Relationship Rewards Checking Account⁵
- ☐ Earn \$400³ when you open and use a Business Checking Account⁶

See reverse for complete offer details and important information.

Open Your Account Today to Get Started

Bring this coupon to a branch near you, or call us at 888-853-7100.

Banker Instructions

1. Review eligibility requirements detailed in the disclosure on reverse with new customer.
2. On the Streamline Master Screen, enter the relevant promo code found on reverse in the "Marketing Promotion Code" field.



www.barharbor.bank • 888-853-7100

Member FDIC Equal Housing Lender

1. Important Information - \$200 Simple Checking Offer

This offer cannot be combined with any other offers. Offer cannot be transferred. Only one offer per household. In order to be eligible to receive \$200 you must present the original postcard/coupon containing your offer code at account opening if opening account at a branch. Open a new Simple Checking account (\$25 minimum opening deposit) or another Bar Harbor Bank & Trust consumer checking account and have at least one direct deposit of \$250 or more deposited into the account according to the schedule below to receive the bonus. Simple Checking is a non-interest bearing account. Eligible direct deposits include deposits made by your employer, corporations, federal/state government agencies, or a retirement benefits administrator. It does not include deposits that are made to your account by an individual using online banking or an internet payment provider such as PayPal. Deposits made with a teller or ATM are not considered direct deposit. Bonuses will be credited to eligible accounts on or about the date shown in the schedule below, accounts need to be open and in good standing on that date in order to receive the bonus. The bonus is considered interest and will be reported to the IRS on form 1099-MISC. Offer available to those who have not had a consumer checking account with Bar Harbor Bank & Trust within the last 15 months. Customers must be a resident of Maine, New Hampshire, or Vermont to participate. Customers are only eligible to participate in an account opening promotion once. Employees of Bar Harbor Bank & Trust not eligible. Member FDIC. Fees could reduce earnings. See Deposit Account and Fee Schedule for additional fees and conditions.

Step 1: Open a new Consumer Checking Account between:	Step 2: Have a direct deposit of \$250 or more into the account by:	Step 3: If step 2 is completed, receive a \$200 bonus on or about:	Offer Code
Jan. 1, 2026 and Feb. 28, 2026	April 30, 2026	May 15, 2026	C10126A02ONLINE
March 1, 2026 and April 30, 2026	June 30, 2026	July 16, 2026	C10326A02ONLINE
May 1, 2026 and June 30, 2026	Aug. 31, 2026	Sept. 15, 2026	C10526A02ONLINE
July 1, 2026 and August 31, 2026	Oct. 31, 2026	Nov. 15, 2026	C10726A02ONLINE
Sept. 1, 2026 and Oct. 31, 2026	Dec. 31, 2026	Jan. 15, 2027	C10926A02ONLINE
Nov. 1, 2026 and Dec. 31, 2026	Feb. 28, 2027	March 15, 2027	C11126A02ONLINE

2. Important Information - \$400 Relationship Rewards Offer

This offer cannot be combined with any other offers. Offer cannot be transferred. Only one offer per household. In order to be eligible to receive \$400 you must present the original letter containing your unique offer code at account opening. Open a Relationship Rewards Checking account. (\$25 minimum opening deposit) and have at least one direct deposit of \$500 or more deposited into the account according to the schedule below to receive the bonus. Eligible direct deposits include deposits made by your employer, corporations, federal/state government agencies, or a retirement benefits administrator. It does not include deposits that are made to your account by an individual using online banking or an internet payment provider such as PayPal. Deposits made with a teller or ATM are not considered direct deposit. Bonuses will be credited to eligible accounts on or about the date shown in the schedule below, accounts need to be open and in good standing on that date in order to receive the bonus. The bonus is considered interest and will be reported to the IRS on form 1099-MISC. Offer available to those who have not had a consumer checking account with Bar Harbor Bank & Trust within the last 15 months. Customers must be a resident of Maine, New Hampshire, or Vermont to participate. Customers are only eligible to participate in an account opening promotion once. Employees of Bar Harbor Bank & Trust not eligible. Member FDIC. Fees could reduce earnings. See Deposit Account and Fee Schedule for additional fees and conditions.

Step 1: Open a new Relationship Rewards Checking Account between:	Step 2: Have a direct deposit of \$500 or more into the account by:	Step 3: If step 2 is completed, receive a \$400 bonus on or about:	Offer Code
Jan. 1, 2026 and Feb. 28, 2026	April 30, 2026	May 15, 2026	C40126A02ONLINE
March 1, 2026 and April 30, 2026	June 30, 2026	July 16, 2026	C40326A02ONLINE
May 1, 2026 and June 30, 2026	Aug. 31, 2026	Sept. 15, 2026	C40526A02ONLINE
July 1, 2026 and August 31, 2026	Oct. 31, 2026	Nov. 15, 2026	C40726A02ONLINE
Sept. 1, 2026 and Oct. 31, 2026	Dec. 31, 2026	Jan. 15, 2027	C40926A02ONLINE
Nov. 1, 2026 and Dec. 31, 2026	Feb. 28, 2027	March 15, 2027	C41126A02ONLINE

3. Important Information - \$400 Business Offer

This offer cannot be combined with any other offers. Offer cannot be transferred. Only one offer per business. Cannot be combined with other cash bonus offers. In order to be eligible to receive \$400 you must present this letter containing your unique offer code at account opening. Open a new Bar Harbor Bank & Trust Easy Business Checking, Relationship Business Checking, Business Interest Checking, Nonprofit Checking, or Commercial Checking account at a Bar Harbor Bank & Trust branch according to the schedule below. All business checking accounts require a \$100 minimum deposit to open. Once the qualifying account is opened, make deposits totaling \$2,500 according to the schedule below to get the bonus. Eligible deposits include check, cash, or electronic deposits made into the checking account. Transfers from an existing Bar Harbor Bank & Trust checking account are not considered eligible deposits for this promotion. See Account Agreement and Disclosure for business checking account information and interest details. Fees could reduce earnings. Bonuses will be credited to eligible accounts on or about the date shown below; accounts need to be open and in good standing on that date in order to receive the bonus. The bonus is considered interest and will be reported to the IRS on form 1099-MISC. Customers are only eligible to participate in an account opening promotion once. Offer available to those who have not had a business checking account with Bar Harbor Bank & Trust within the last 15 months. Customers must be a resident of Maine, New Hampshire, or Vermont to participate. Employees of Bar Harbor Bank & Trust not eligible.

Step 1: Open a new Business Checking Account between:	Step 2: Have deposits totaling \$2500 or more into the account by:	Step 3: If step 2 is completed, receive a \$400 bonus on or about:	Offer Code
Jan. 1, 2026 and Feb. 28, 2026	April 30, 2026	May 15, 2026	B10126A02ONLINE
March 1, 2026 and April 30, 2026	June 30, 2026	July 16, 2026	B10326A02ONLINE
May 1, 2026 and June 30, 2026	Aug. 31, 2026	Sept. 15, 2026	B10526A02ONLINE
July 1, 2026 and August 31, 2026	Oct. 31, 2026	Nov. 15, 2026	B10726A02ONLINE
Sept. 1, 2026 and Oct. 31, 2026	Dec. 31, 2026	Jan. 15, 2027	B10926A02ONLINE
Nov. 1, 2026 and Dec. 31, 2026	Feb. 28, 2027	March 15, 2027	B11126A02ONLINE

4. \$25 minimum to open. Simple Checking is a non-interest-bearing account. 5. \$25 minimum to open. 6. All business checking accounts require a \$100 minimum deposit to open. 7. Online and/or mobile carrier fees may apply for Bar Harbor Online and Bar Harbor Mobile. 8. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.