

Important Information if You Use the Items Below

Debit and ATM Cards

If you opened your account prior to September 20, 2019, your new Bar Harbor Bank & Trust card will arrive via mail in October. You will need to activate your card and select your pin to begin using it.

To activate your card, follow the instructions enclosed with your card. You will need to either call from or provide the phone number on file. If you don't know what your phone number on file is, please contact our Customer Service Center.

If you opened your account after September 20, 2019, you will need to stop by a branch or call our Customer Service Center after October 28, 2019 to order your card.

Checks

On October 10 we mailed you a letter containing instructions for ordering your new Bar Harbor Bank & Trust checks. You will need to follow the instructions in the letter to complete your order and ensure uninterrupted access. If you have questions or did not receive this letter, please contact our Customer Service Center at 888-853-7100.

Direct Deposit

Your new Routing Number will be 011201759 effective October 28. Your account number is not changing. Provide this new Routing Number to any company or entity that processes direct deposits into your account. Inform providers that the new routing numbers should be used for all transactions occurring on or after October 26, 2019.

Special Notice about Relationship Rewards Checking

To waive the monthly service charge on your account, you must keep a Combined Average Balance of \$7,500 or more during your statement cycle in your personal checking, savings, or money market accounts. Please note that this amount was disclosed incorrectly in the Account Agreement and Disclosures book you received with your Welcome Kit. The correct amount is \$7,500 as indicated in the Welcome Book.

**Flip this page over for information about
Online and Mobile Banking.**

Questions? We're here to help



In Person at a Bar Harbor Bank & Trust Branch To find the location closest to you, visit www.barharbor.bank



By Phone at the Customer Service Center Call us at 888-853-7100.



Online at www.barharbor.bank/welcome Or you can email us at CustomerServiceCenter@barharbor.bank.

Online and Mobile Banking Quick Start Guide

You can log in beginning on October 28.

How to Log in to Bar Harbor Online* for the First Time

Go To

Go to www.barharbor.bank and look for the Online Services Login box at the top right corner of the homepage

Take These Steps

1. For most users, enter your existing Online Banking ID/username. Note: Some users may be prompted to select a new username at first log in or may be assigned a new temporary username as we approach conversion weekend. Additional information on this process will be sent directly to affected customers.
2. Your initial temporary password will be the last 4 digits of your Social Security Number or your Tax Identification Number.

For Your Security

1. Follow the 2-Factor Authentication prompts to use a code to verify your identity.
2. Follow the prompts to change your temporary password.
3. Read and accept the Terms and Conditions.



How to Log in to Bar Harbor Mobile* for the First Time

First

Follow the instructions above to log in to Bar Harbor Online using a computer. You will need to update your temporary password in Bar Harbor Online before you can log in to Bar Harbor Mobile. If you don't have access to a computer, call us at 888-853-7100 for assistance.

Get the App

To download our mobile app, search for Bar Harbor Mobile on Google Play or in the Apple App Store. Look for the app icon shown above.



Log In

Open the app and log in using the same credentials you created for online banking. Note: Some users will be asked to follow the 2-Factor Authentication prompts to register their device and/or create a mobile banking PIN.

If you have any issues logging in, please call our Customer Service Center at 888-853-7100 for assistance.

*Online and/or mobile carrier fees may apply.

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