



<Name>
<Address 1>
<Address 2>
<City, State, Zip>

Greetings,

As we approach Conversion Weekend, we are excited to complete your transition to Bar Harbor Bank & Trust and to welcome you to the Bar Harbor Bank & Trust family. Below please find important reminders about your accounts and what to expect during the upcoming Conversion Weekend:

Conversion will occur on the Weekend of October 25 - 27, 2019.

During this time, we will do everything possible to minimize disruption to you. In order to complete the transition, branches will close at 12:00 pm on Friday, October 25 and reopen for normal hours on Monday, October 28. Additionally, you may experience intermittent ATM availability at former People's United Bank ATMs during the weekend as we upgrade the ATM equipment. To reduce surprises, we recommend that you carry a back-up form of payment such as cash, your new Bar Harbor Bank & Trust debit card, or checks during this weekend.

You can begin using your Bar Harbor Bank & Trust Debit Card on October 25, 2019, and you can begin using all other Bar Harbor Bank & Trust Services and Branches on October 28, 2019.

While your debit card access will begin on Friday, October 25, beginning on the morning of October 28 you will have access to Bar Harbor Bank & Trust branches, ATMs, online banking, checks, etc.

For Additional Information:

Please turn this page over for a more detailed Conversion Weekend schedule. More information on any actions you may need to take to ensure uninterrupted account access and instructions for logging in to Bar Harbor Online* and Bar Harbor Mobile* can be found in the enclosed Quick Reference guide.

Questions? We're here to help. The following resources are available to you:

- Review the enclosed documents for additional details and reminders.
- Visit our resource center for People's United Bank Customers at www.barharbor.bank/welcome
- Contact our friendly Customer Service Center at 888-853-7100 or stop by your local branches for assistance.

Thank you for your commitment to Bar Harbor Bank & Trust. We are confident that you will find value in the knowledgeable customer service, unique products, and convenient locations that we offer. We look forward to serving you.

Sincerely,

Curtis C. Simard

Curtis C. Simard
President & CEO
Bar Harbor & Trust

*Online and/or Mobile Carrier fees may apply.

Corporate Headquarters & Bar Harbor Office
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What to Expect During Conversion Weekend

Friday, October 25, 2019

- Your People's United Bank debit card will stop working at 2:00 AM.
- You can begin using your Bar Harbor Bank & Trust debit card at 3:00 AM.
- ATMs at impacted People's United Bank branches may not be available.
- At 12:00 pm, branches will close early to begin the conversion process.
- After 7:00 PM, People's United Bank Online and Mobile Banking (including mobile deposit) will be permanently unavailable. Prior to 7:00 PM, please download and store any historic data related to your People's United Bank accounts that you may want to access after conversion. Please note that if you use eStatements, they will begin to populate within Bar Harbor Online going forward, but prior months' eStatements will not be available.

Weekend of Saturday, October 26 – Sunday, October 27, 2019

- Branches that are regularly open on Saturdays will be closed.
- Former People's United Bank ATMs may continue to be unavailable as we upgrade and replace the ATM machines.
- Mobile and Online Banking (including mobile deposit) will not be available.

Monday, October 28, 2019

- You can access Bar Harbor Bank & Trust's Online and Mobile banking. The enclosed insert contains instructions for first time log in.
- All branches will be open for business as usual.
- Most ATMs will be open as usual. Please note that in the days before and after conversion you may experience some disruptions to ATM access at the former People's United branches due to ATM equipment upgrades.
- You can begin using your Bar Harbor Bank & Trust checks.

Review the enclosed Quick Reference Insert for additional details on any actions you need to take to ensure uninterrupted access to your accounts as well as information on how to log in to Online* and Mobile* Banking for the first time.

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- Visit our resource center for People's United Bank Customers at www.barharbor.bank/welcome
- Contact our friendly Customer Service Center at 888-853-7100 or stop by your local branches for assistance.

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