

Quick Start Guide for consumer accounts



Member FDIC

Personal Banking · Business Banking · Wealth Management

Over 50 locations in Maine, New Hampshire & Vermont

Welcome

At Bar Harbor Bank & Trust, we are committed to providing you the best service possible. We make every effort to provide clear information regarding your accounts.

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In this book, you'll find resources to help you get the most out of your Bar Harbor Bank & Trust account:

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**Learn more and see helpful how-to videos at
www.barharbor.bank/videos**



Ways to Access Your Account

In the branch, at home and on the go

Online

Online Banking: www.barharbor.bank

Mobile Banking App: Bar Harbor Mobile

To download our mobile app, search for Bar Harbor Mobile on Google Play or in the App Store®



Reach us by phone

Customer Service Center: 888-853-7100

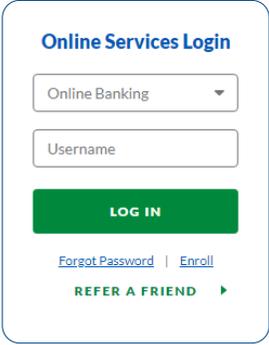
24/7 Telephone Banking: 888-638-1950

Visit a Bar Harbor Bank & Trust branch or ATM near you

We have more than 50 branches and ATMs across Maine, New Hampshire and Vermont. To find the location closest to you, visit www.barharbor.bank.

How to Log In to Bar Harbor Online for the First Time

Go to www.barharbor.bank and look for the Online Services Login box on the right side of the Home Page.



Online Services Login

Online Banking ▾

Username

LOG IN

[Forgot Password](#) | [Enroll](#)

[REFER A FRIEND](#) ▶

If you have your login credentials

1. Enter your username and click Log In.
2. Enter your password and click Sign in.
3. Enter your email and phone number to set up two-factor authentication and click Next.
4. Select if you want to receive a verification code via text message, phone call, or authenticator app. Click Next.
5. Enter the verification code you receive and click Verify.

Note: If you are enrolled in Bar Harbor Mobile, you will skip steps 4 and 5.

If you don't have your login credentials, follow these steps:

1. Click Enroll at the bottom right of the Online Services Login box.
2. Enter all required information. You will need your Social Security Number, account number, email address, and phone number. Click Next.
3. You will receive a verification text (or voice call if you prefer) to the phone number you provided. Enter the code and click Verify.
4. Read the agreement and click Agree.
5. Create your username and password. Click Next.

If you'd like to change your Username or Password:

1. Log in to your account.
2. From the dashboard, click on your profile icon in the upper right corner and click on Settings.
3. Click on Security from the left menu. Click on the Edit link to the right of your current username or password.
4. If you are changing your username, you will be prompted to enter your password for security purposes. If you are changing your password, you will be prompted to enter your current password and then your new password.
5. Enter your changes and click Save.

Bar Harbor Bill Pay

Pay bills or send money to friends and family directly from Bar Harbor Online. You can also set up same-day, future, and recurring payments.

Enroll in Payments

1. From the Dashboard, click on Payments from the top menu.
2. Follow the prompts to enroll.

Add a Payee

1. From the Dashboard, click on Payments from the top menu.
2. Click on New Payee, which will allow you to select Add a Bill to pay a company or Add a Person to pay an individual.
3. Enter the payee's information and click Submit.
4. You will be asked to enter your password to add the new payee.

Making and Scheduling a Payment

1. From the Dashboard, click on Payments from the top menu.
2. Select the payee you wish to send money to.
3. Click Make a payment.
4. Enter the amount.
5. Click More options if you want to choose a date and payment frequency and to make a note about the payment.
6. Click Submit.

Sending money to family and friends is fast and easy with Zelle®!

Look for *Zelle* in Bar Harbor Online and Bar Harbor Mobile.



Follow these simple steps to get started:

1. Log into our mobile app or online banking.
2. Select, "send money with Zelle®."
3. Enroll your U.S. mobile number or email address.
4. Send money to friends and family.

Learn more at www.barharbor.bank/zelle.

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Manage Your Online Banking

Set up your online banking preferences

eStatements

Sign up for eStatements and easily access your account documents any time you need them.

How to Enroll in eStatements

1. Log in to your Bar Harbor Online account.
2. Click the Documents Button on the dashboard.
3. Confirm your contact information next to Notify At. If you want to change where you get notified when your eStatement is available, click your contact information at right and check your preferred contact option.
4. Check the box next to each account you wish to enroll, or select Enroll all Accounts.
5. Click Enroll.



Note: Accounts not on a combined statement need to be enrolled in eStatements separately.

How to Access eStatements

1. Log in to your Bar Harbor Online account.
2. Click the Documents Button on the dashboard.
3. If you want to switch the account you are viewing eStatements for, click the account name or filters icon at the top, select the account you want to view, and click Apply.
4. Click the eStatement you want to view.

Alerts

Keep tabs on your account activity with customizable alerts and notifications for balances and transactions. To set up alerts:

1. Log in to your Bar Harbor Online account.
2. Click on the account you'd like to set up an alert for.
3. Select Alert Preferences and click add alert.
4. Follow the prompts to indicate what types of alerts you would like to receive in each category and click Add alert to save your alerts.

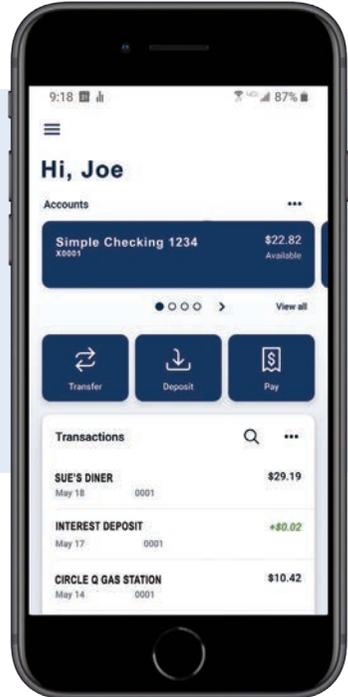
Bar Harbor Mobile*

How to start using Bar Harbor Mobile*

First enroll in Bar Harbor Online to create a username and password, then you can download the Bar Harbor Mobile app to access mobile banking with the same credentials.

Bar Harbor Mobile enables you to:

- Make mobile deposits
- View transaction history and balances
- Transfer funds
- Set up and pay bills
- View eStatements



Where to Get the Bar Harbor Mobile App



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



*Mobile carrier fees may apply.

Make Mobile Check Deposits

Using Bar Harbor Mobile* simply snap a photo of your check to make a deposit with your smart phone or tablet.

Customers are considered eligible to use mobile deposit after enrolling in Online Banking and Mobile Banking and enrolling in Mobile Deposit. For full details about Bar Harbor Online and Bar Harbor Mobile, view the Online Banking Agreement & Disclosure found at www.barharbor.bank.



Your Bar Harbor Bank & Trust Debit Mastercard®

With a Bar Harbor Bank & Trust Debit Mastercard, you can make point-of-sale purchases from your checking account anywhere your card is accepted or use your card to get cash at an ATM. All Bar Harbor Bank & Trust Debit Mastercards are equipped with:



EMV Chip Technology that makes every transaction unique for enhanced card security



Contactless Payment Technology for faster, more convenient transactions at tap-and-pay terminals



Additional Card Benefits and Programs

Available with Your New Debit Mastercard



CashBack Rewards

Get rewarded for using your debit card just like you already do. E-Choice and Relationship Rewards Checking customers earn cash back on daily purchases. CashBack Rewards is available for personal accounts only. More details can be found at www.barharbor.bank/cashback.



Bar Harbor Card Control

This fraud prevention app allows you to monitor your debit card usage, turn your card on and off, set custom alerts and more. Use Bar Harbor Card Control to protect your money and control your card. Simply download the Bar Harbor Card Control app from the Play Store or App Store and enter your information to get started.



Apple Pay™ and Google Pay™

A new way to pay. Store your cards and pay right from your smartphone using Apple Pay and Google Pay. Simply download Apple Pay or Google Pay from Google Play or the App Store and enter your information to get started.



Mastercard Cardmember Benefits

As soon as you activate your new card, you'll gain immediate access to Mastercard Cardmember benefits like Identity Theft Resolution Services, Mastercard Global Service™, Mastercard Airport Concierge™, Extended Warranty, Price Protection and Satisfaction Guarantee.

Your Bar Harbor Bank & Trust Checks

Ordering your checks

If you didn't order checks during the account opening process, you can simply order them (and place reorders) online.

Here's how:

1. Go to www.barharbor.bank.
2. Hover over the Resources tab.
3. Click on Reorder Checks. Select Proceed on the pop-up window.
4. This will bring you to our third-party check ordering site.
5. Enter your routing number, account number and zip code. Bar Harbor Bank & Trust's routing number is 011201759. If you don't know your account number, you can find it by logging into Bar Harbor Mobile or Bar Harbor Online, or by calling our Customer Service Center at 888-853-7100.
6. Choose type of checks, stamps, deposit tickets, etc. and follow the steps to place your order.
7. You will receive your checks in the mail.

You can also call us at 888-853-7100 or stop by your local branch to order your checks.

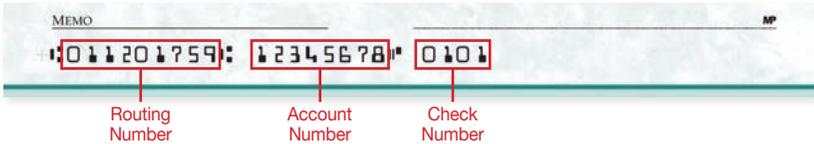
After you've submitted your order, you will receive your initial order of checks and deposit tickets within 12–14 business days.



Direct Deposit, Auto Savings, and Switch Services

How to set up direct deposit

- Fill out the direct deposit form that came with your new account opening kit.
- To fill out the form, you'll need your routing and account numbers, which you'll find at the bottom of your checks, or ask your banker for an account information card.



- Provide the completed form to your employer (or other payer).
- Note: Some payers may require use of their own form. Reach out to your payer or employer for details.

Pay yourself first with autosave

Watch your money grow with automatic recurring transfers from your checking to your savings. Simply:

1. Log in to Bar Harbor Online or Bar Harbor Mobile (learn more about these services on page 3–6 of this guide).
2. Click the Transfers tab in the horizontal menu and select New Transfer.
3. Fill out the required information in the New Transfer form and click submit to create an automatic transfer.

Switching Made Easy

Switching your primary accounts from another financial institution to Bar Harbor Bank & Trust doesn't have to be a pain. Our Switching Made Easy kit contains documents that you can personalize and send to your employer and other businesses where you may have electronic payments set up. These documents will alert them that you have changed your deposit account and help everything transition smoothly.

To get a copy of the Switching Made Easy kit, visit www.barharbor.bank/switch.

Fraud Prevention

Your security is important to us.

Be in Control of Your Card with Bar Harbor Card Control



This app allows you to monitor your debit card usage, turn your card on and off, set custom alerts and more. Use Bar Harbor Card Control to protect your money and control your card, right from your smartphone.

Where to Get the Bar Harbor Card Control App

To download our Card Control app, search for Bar Harbor Card Control on Google Play or in the App Store.



If you believe fraud has occurred, call us immediately

We can be reached by phone Monday through Friday from 7:30 am EST to 5:00 pm EST and Saturday from 8:00 am EST to 12:00 pm EST.

888-853-7100 (USA and Canada)

If Your Card is Lost or Stolen, Call Us Immediately

ATM/Debit Card

888-853-7100 during business hours

833-337-6075 after hours

614-564-5105 after hours calling from outside the US

Credit Card

800-558-3424 Consumer

866-552-8855 Business

Questions? We're here to help!

One of our friendly team members will be happy to answer any questions you have. We can be reached:



In Person at a Bar Harbor Bank & Trust Branch

To find the location closest to you, visit www.barharbor.bank and click Locations in the top right corner.



By Phone at the Customer Service Center

Call us at **888-853-7100**.



Online at www.barharbor.bank

Our website is a great resource for more information, or you can email us at **CustomerServiceCenter@barharbor.bank**.

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Thank you

*We work to make our customers' lives better,
and we'll work hard to help you meet your financial goals.*

We're here to help!

Have questions?

-  Visit your local branch
-  Call Customer Service at 888-853-7100
-  Learn more at www.barharbor.bank

Good things happen when we work together.

We work to help you reach your financial goals.



www.barharbor.bank • 888-853-7100