

WELCOME

A Guide to Your Business Accounts



Personal Banking • Business Banking • Wealth Management

Over 60 locations in Maine, New Hampshire & Vermont

Member FDIC

www.barharbor.bank/welcome

We are excited to welcome you to the Bar Harbor Bank & Trust family.

At Bar Harbor Bank & Trust, we are committed to providing you the best service possible. We are passionate about serving the people of New Hampshire, Maine, and Vermont, and we look forward to helping you reach all of your financial goals. This guide will answer many of your questions about your account's upcoming transition to Bar Harbor Bank & Trust products. The letter enclosed with this book contains a summary of your new Bar Harbor Bank & Trust accounts.

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Who We Are

Rooted in Northern New England

Founded in Bar Harbor, Maine, in 1887, Bar Harbor Bank & Trust is proud to serve communities across New Hampshire, Maine, and Vermont. With more than 450 employees who live and work in the communities we serve, we can provide the financial resources you need with the personal touch you deserve.

Committed to Our Communities

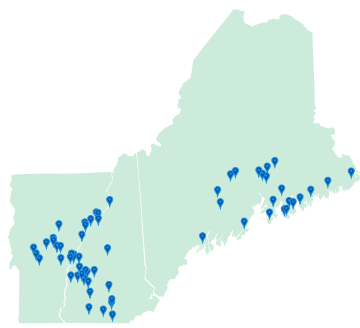
For more than 135 years, we have been a true community partner, actively contributing to the economic health and strength of the communities we serve through a variety of programs, including:

- Local community giving
- Paid volunteer time for employees
- Casual for a Cause, our employee-driven charitable giving program

Locations Where You Need Them

We are proud to serve customers throughout New Hampshire, Maine, and Vermont.

We operate more than 60 full-service branches and 100 ATMs throughout northern New England.



All footnotes can be found on the back cover of this book.

What You Need to Know

Your Woodsville Guaranty Savings Bank accounts will automatically convert to Bar Harbor Bank & Trust products on October 14, 2025.



Prior to this transition, please continue to use your local branches, online banking, debit cards, checks, ATMs, and other services as you normally would. Continue to make loan or line of credit payments as you do today. Additional information and steps to take can be found below.

! Items that require you to take action are marked with this icon

On Tuesday, October 14, 2025 you can begin using all Bar Harbor Bank & Trust locations and services

Beginning October 14, you can access services at all Bar Harbor Bank & Trust locations and our ATM network across New England.

This includes all former Woodsville Guaranty Savings Bank branches that have converted to Bar Harbor Bank & Trust, as well as more than 20 other locations across New Hampshire. Your local branches will begin offering Bar Harbor Bank & Trust products and services for new and existing customers.

Conversion Weekend: October 11-13, 2025

Your accounts will officially be converted to Bar Harbor Bank & Trust products the weekend of October 11-13. During this time:

- Branches will be open on Friday, October 10. All branches will be closed October 11-12, and the federal holiday on October 13.
- ATMs will be offline and unavailable October 11-12.
- You can activate your new Bar Harbor Bank & Trust debit card at any time, but it won't be available for purchases until October 14.
- Bar Harbor Bank & Trust's online, mobile, and telephone banking will be available at 8 a.m. on Tuesday, October 14.

We apologize for any inconvenience you may experience during this weekend while we transfer your account.

! Account Numbers and Routing Numbers

Most account numbers will not change with the conversion to Bar Harbor Bank & Trust products. You will be notified separately if your account number is changing.

Your existing routing number will continue to function after the conversion. Beginning October 14, you can use your existing routing number or Bar Harbor Bank & Trust's routing number: 011201759.

Account Terms and Fees

Your account will be converted to a similar Bar Harbor Bank & Trust product. See the enclosed letter for details. Additional information about your account's features, terms, and fees is also available in this book and the Account Agreement and Disclosures booklet.

! Online Banking and Mobile Banking¹

You will have full access to Woodsville Guaranty Savings Bank's online banking until October 10, and view-only access between October 10 and October 14.

Beginning on or after October 14, you can log in to Bar Harbor Online to use online banking, and download and log in to Bar Harbor Mobile to use mobile banking. Log in instructions can be found on Page 12 of this book.

Same Branches, Bigger Network

Beginning October 14 you'll have access to 30 Bar Harbor Bank & Trust locations in New Hampshire, including the nine former Woodsville Guaranty Savings Bank locations, plus our locations in Vermont and Maine.

Your Business Banking Team

Along with the trusted team you work with today, you'll also have access to a full suite of Treasury and Cash Management services, plus direct support from seasoned experts who can help your business grow.



Interest Rates

For Certificates of Deposits (CDs), Lines of Credit, and loans your interest rate will remain the same through your maturity date.

For checking and savings products, your account will be converted into an account with similar benefits and features and your interest rate will change according to your new product. This new interest rate will be effective on October 11, 2025. For current rates, contact us at 800-564-2735.

! Checks

You can continue to use your remaining Woodsville Guaranty Savings Bank checks until you run out. Woodsville Guaranty Savings Bank checks will be honored past October 14, 2025.

More information about when and how to order new checks is available on Page 14. If your account number changes, we will provide new checks.

! Direct Deposits and Automatic Funds Transfers

Your existing routing number will continue to function after the conversion. Beginning October 14, you can use your existing routing number or Bar Harbor Bank & Trust's routing number: 011201759.

! Transaction History

There will not be any disruption of your historical account data. But we recommend that you download and back up any historic data related to your Woodsville Guaranty Savings Bank accounts before October 10 that you may want to access in the future.

Mobile Deposit

Mobile deposit will be unavailable from 5 p.m. on October 10 until October 14.

Beginning October 14, qualified users can simply log in to Bar Harbor Mobile (see Page 13 for instructions), click deposit check, and follow the prompts to begin making new deposits.

Through the course of the conversion process, you may receive multiple copies of the same mailings

In an effort to better serve you, multiple mailings may be sent to the same address if there are multiple primary account holders within one household.

Please note that this is not a mistake — this ensures that all customers receive the information they need.



FDIC Insurance

For the six months immediately following August 1, 2025, the FDIC will separately insure funds previously held at Woodsville Guaranty Savings Bank from accounts held at Bar Harbor Bank & Trust up to \$250,000 per ownership category.

Visit the FDIC's Electronic Deposit Insurance Estimator for more detailed information (<https://edie.fdic.gov/>).

Contact us to learn about smart solutions to help you maximize FDIC insurance coverage for deposits over \$250,000.

Business Checking Accounts

We can help you reach your goals with checking accounts that let you bank the way you want to. Below are the features and benefits of your new accounts. The enclosed letter identifies which account type your existing account will be converted to.

\$100 minimum to open any checking account	Easy Business Checking	Relationship Business Checking	Business Interest Checking	Commercial Checking	Non-Profit Checking
Monthly service charge	No	\$10	\$10	\$20	No
Ways to waive the monthly service charge	N/A	Maintain a \$5,000 average daily balance, or \$25,000 outstanding commercial loan balance	Maintain a \$15,000 average daily balance	Earnings credit may offset service charge and fees	N/A
Free item limit (debit or credit)	150	500	300	N/A	N/A
Fee per item (debit or credit) after free limit	\$0.35	\$0.35	\$0.25	\$0.55 per deposit/ \$0.25 per debit paid/ \$0.14 per deposited item	None
Earns interest	No	No	Yes, tiered rate	No	No
Cash handling fee	None	None	None	None	None
Free access to Bar Harbor Mobile and Bar Harbor Online	Yes	Yes	Yes	Yes	Yes
Free Bar Harbor Bank & Trust Debit Mastercard® with EMV Chip technology	Yes	Yes	Yes	Yes	Yes
Paper statement fee	\$3 (waived when you enroll in eStatements)	No	No	No	No
Check images available	Online banking only	Included on statement and in online banking	Included on statement and in online banking	Included on statement and in online banking	Included on statement and in online banking

Interest-bearing Business Checking accounts will convert to the effective interest rate being paid on the account on October 11, 2025.

Overdraft Lines of Credit

If you have an Overdraft Line of Credit attached to a checking account, Bar Harbor Bank & Trust will continue to provide coverage.

Please note that Bar Harbor Bank & Trust will charge an advance fee each time you access the Overdraft Line of Credit and interest expenses accrue.

Please See Account Agreement and Disclosures booklet for full account details.

Key Changes With Your New Accounts

All Bar Harbor Bank & Trust customers get access to:

- Dedicated customer service call center
- A wide array of services and financial service experts
- Free online and mobile banking

Your Current Account	Your Bar Harbor Bank & Trust Account*	Key Changes With Your New Account
Guaranty Business	Easy Business Checking	<ul style="list-style-type: none"> • Free item limit is 150 • After reaching free item limit, per-item fee is \$0.35
NINOW Checking	Easy Business Checking	<ul style="list-style-type: none"> • No monthly service charge • Free item limit is 150 • After reaching free item limit, per-item fee is \$0.35
NOW Checking	Easy Business Checking	<ul style="list-style-type: none"> • Free item limit is 150 • Does not earn interest • After reaching free item limit, per-item fee is \$0.35
IOLTA RETA	IOLTA	<ul style="list-style-type: none"> • Lower interest rate

Non-Profit Accounts

If you are a non-profit organization, your monthly service charge on your checking account will be waived by Bar Harbor Bank & Trust.

* Review the enclosed letter to verify which account type your account has been converted to.

Bar Harbor Online & Bar Harbor Mobile¹

Bar Harbor Business Online and Bar Harbor Mobile allow you to manage your banking securely right from your computer, smartphone, or tablet:

- Access account information, transaction history, and more
 - Make transfers
 - Place stop payments
 - View eStatements
- » **Beginning on October 14, 2025, you can log in to Bar Harbor Online and re-establish online payment information.**

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

Go To	Visit www.barharbor.bank and look for the Online Services Login box on the right side of the homepage. <div><div>Online Services Login</div><div>Online Banking</div><div>Username</div><div>LOG IN</div></div>
Take These Steps	Use your existing online banking username and password to log in. We will reach out to you separately if you need to use a new username and password to log in. If you have any issues logging in, please call us at 800-564-2735.
For Your Security	<ol style="list-style-type: none">1. After a succesful log-in, you will be asked to re-establish your two-factor authentication when you log in for the first time. Please follow the prompts to complete this process.2. Read and accept the Terms and Conditions.3. You may be asked to change your password if your password is older than 360 days.

eStatements

If you previously used eStatements, you will automatically receive Bar Harbor Bank & Trust eStatements.

! Actions you may need to take after logging into Bar Harbor Online for the first time:

- If you previously used Bill Pay, review payee information in Bar Harbor Bill Pay within online banking to ensure it properly carried over. Double check recurring payments and re-enroll in any eBills needed.
- Within online banking settings, check to ensure your contact information is correct and make any updates needed.
- If you use Quicken or QuickBooks you will need to unselect Woodsville Guaranty Savings Bank prior to conversion and reselect Bar Harbor Bank & Trust on or after October 14, 2025. Contact QuickBooks customer service for additional instructions.
- To be able to control your debit card, including setting limits, turning your card on and off, etc., you will need to download the Bar Harbor Card Control app and enroll. See Page 15 for more details.

Mobile Deposits³

Business customers can begin making mobile deposits through the Bar Harbor Mobile banking app beginning at 8 a.m. on October 14, 2025. Volume, limits, and restrictions may apply. Simply log in to Bar Harbor Mobile, click deposit check, and follow the prompts to get started.

How to Use Bar Harbor Mobile for the First Time

First	Follow the instructions on the previous page to log in to Bar Harbor Online using a computer. If you don't have access to a computer, call us at 800-564-2735 for assistance.
Download the App	To download our mobile app, look for the icon to the right when you search for Bar Harbor Mobile on Google Play or in the Apple App Store: <div><div>GET IT ON Google Play</div><div>Download on the App Store</div><div>BAR HARBOR MOBILE</div></div>
Log In	Open the app and log in using the same credentials you used for online banking. (Note: Some users will be asked to follow the two-factor authentication prompts to register their device and/or create a mobile banking PIN.)

Checks

! You can continue to use your remaining Woodsville Guaranty Savings Bank checks until you run out. Woodsville Guaranty Savings Bank checks will be honored past October 14, 2025. If your account number changes, we will provide new checks.

You will be able to order new checks as a Bar Harbor Bank & Trust account holder beginning October 14, 2025. In the future, there are multiple ways you can easily reorder checks for your Bar Harbor Bank & Trust Account, including:

- Within Bar Harbor Online and the Bar Harbor Mobile
- In person at any Bar Harbor Bank & Trust branch

Your Bar Harbor Bank & Trust Debit Mastercard®

Prior to conversion you will receive a new Bar Harbor Bank & Trust Debit Mastercard®. You can continue to use your Woodsville Guaranty Savings Bank debit card until October 14, 2025.

! You can begin using your Bar Harbor Bank & Trust debit card on October 14, 2025. Activation instructions will arrive with the card.

Debit Card Limits

If you previously had custom daily transactional limits, your custom limits will carry over to your new debit card. If you did not have custom limits, Bar Harbor Bank & Trust's standard daily limits will apply.

Details on our standard daily limits can be found in the debit card disclosure brochure that will be enclosed with your card when it arrives.

! Recurring Payments

If you have provided your current debit card number to a third party (such as suppliers or an insurance provider) to authorize deductions from your account, please notify the third party of your new Bar Harbor Bank & Trust debit card information on or after October 14, 2025.

Additional Programs

Instant Issue

We are proud to offer Instant Issue services at all Bar Harbor Bank & Trust locations. If you ever need a new debit card for any reason, stop by a branch and we can create a new card for you while you wait.



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.



! To start using Bar Harbor Card Control, download the app from Google Play or Apple App Store and follow the enrollment prompts.

Apple Pay™ and Google Pay™

A new way to pay. Our debit cards are compatible with Apple and Google Pay, simply open or download the app and enter your information to get started. We will not continue to offer FitBit Pay or Samsung Pay.



! To use your Bar Harbor Bank & Trust debit card in Apple Pay or Google Pay, you will need to add your new card to your digital wallet.

Mastercard Cardmember Benefits

As soon as you activate your new debit card, you'll gain immediate access to Mastercard Cardmember benefits like Identity Theft Resolution Services. More information can be found in the Mastercard Guide to Benefits brochure that will arrive with your card.



Business Credit Cards

Woodsville Guaranty Savings Bank Business Credit Cards will be discontinued and will stop working on December 31, 2025. Contact us to learn about other commercial credit card options* available to your organization from Bar Harbor Bank & Trust. We will send you a separate mailing with more information.

*The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated.

Business Savings Accounts and Certificates of Deposit (CDs)

At Bar Harbor Bank & Trust, we make it easy to put aside funds for the things you want in the future.

Below are the features and benefits of your new accounts. Review the enclosed letter to see which account type your existing account will be converted to.

	Statement Savings	Money Market
\$100 minimum to open any savings account		
Monthly service charge	\$3	\$10
Ways to waive the monthly service charge	Maintain \$100 minimum daily balance	Maintain \$1,000 minimum daily balance.
Earns interest	Yes, tiered rate	Yes, tiered rate

Please see Account Agreement and Disclosures booklet for full account details.

Interest-bearing Business Savings accounts will convert to the effective interest rate being paid on the Bar Harbor Bank & Trust account on October 11, 2025.

Please see Account Agreement and Disclosures booklet for full account details.

Certificates of Deposits (CDs)²

If you currently have a Certificate of Deposit with Woodsville Guaranty Savings Bank, your account will be converted with the same terms and rate that you have today. Upon renewal, your account will convert to Bar Harbor Bank & Trust's terms and rates. We offer a variety of CD options to help you meet your savings needs.

Statements

In October, you may receive multiple statements as a result of conversion. Please review your statements carefully and contact Bar Harbor Bank & Trust with any questions.

Important statement details

- You may receive multiple bank statements in October. The first one will come from Woodsville Guaranty Savings Bank and will encompass your activity through October 10, 2025. The second statement will come from Bar Harbor Bank & Trust and will include all your activity from October 11 through the end of your statement cycle.
- Your statement date may change slightly with future statements. Your November statement will arrive according to your new statement cycle. To change the timing of future statements, contact the Customer Service Center.
- You will receive multiple year-end tax documents, one addressing activity before October 10, and one addressing activity after October 10.
- If you previously used eStatements, you will automatically receive Bar Harbor Bank & Trust eStatements. You may be asked to accept Bar Harbor Bank & Trust's terms and conditions prior to your re-enrollment in eStatements.

Telephone Banking

Access your accounts to check balances, transfer funds, and much more through our automated telephone banking system that's available 24/7.

- You can access Telephone Banking at 888-638-1950.**

Telephone Banking will be available at 8 a.m. on October 14, 2025. If you previously used Telephone Banking you can continue to use your existing PIN.

Business Lending

Our experienced team has been building strong relationships with businesses since 1887. We are proud to deliver affordable solutions with local decision making and in-depth expertise.

! Beginning on October 14, 2025, please send your Loan and Line of Credit payments to Bar Harbor Bank & Trust. Your Loan and Line of Credit, Terms, and Rates will remain the same.

Payments can be made at any Bar Harbor Bank & Trust location, online, or by mail to:

Bar Harbor Bank & Trust
Attn: Loan Servicing
P.O. Box 1089
Ellsworth, ME 04605

Contact us at 800-564-2735 to learn about other loan payment options.

Loan and Line of Credit Funds Access and Transfers

Once at Bar Harbor Bank & Trust, depending on your account type you will be able to access funds at any Bar Harbor Bank & Trust location, or by phone. Depending on your loan terms, some customers may also be able to access funds via Bar Harbor Online.

Automatic Payments

- Your automatic payment will still work as you can continue to use your existing routing number.
- Most loan account numbers will remain the same. If a change to your account number is needed we will contact you directly and you will need to update the account number associated with your automatic payment.

Line of Credit Maturity Date/End of Draw Period

We will contact you prior to your Line of Credit reaching its maturity/end of draw period to discuss options.

Treasury Services Overview

Bar Harbor Bank & Trust can help you streamline your day-to-day cash management and increase the profitability of your business. For your more advanced money management needs, we have cost-effective solutions to improve your company's efficiency and decrease risk.

Manage and Mitigate Risk

- ACH Debit Filter/Block
- Positive Pay
- Bar Harbor Card Control
- Insure funds through CDARS* and ICS**

Streamline Cash Management with Bar Harbor Business Online

- Multiple users with customized user levels
- Real time account information and history available 24/7
- Download transaction history in various file formats
- Transfer funds and much more

Pay Your Employees Simply, Quickly, and Correctly

- We partner with CheckmateHCM to offer time-saving payroll solutions so that you can focus on growing your business
- Meet the needs of all worker types including hourly, contract, remote, in-the-office, in-the-field, and more
- Deliver the perfect paycheck every time with embedded compliance and flexible options
- Simplify your payroll with an end-to-end, all-in-one solution that handles processing, time tracking, benefits administration, leave tracking, and more
- Manage your payroll anytime, anywhere with our easy-to-use online platform

Facilitate Payables and Receivables

- Business Debit MasterCard ®
- ACH
- Wires — domestic and international
- Remote Deposit Capture
- Credit card processing
- Courier service
- Credit cards
- Sweep services

Easily Accept Credit Card Payments

- Personalized credit card payment processing solutions for your business
- Security keeps clients protected
- Cost-saving solutions for all types of businesses
- Customized payment processing technology
- In-house PCI (Payment Card Industry) compliance team to walk you through annual SAQ or quarterly network scans

Make Your Cash Work Harder

- Increase interest earnings and maximize working cash
- Reduce interest expense with Sweep to Line of Credit
- Use qualifying balances to offset service charges
- Use Automated Sweep Services to help lower your borrowing costs and maximize interest earned on deposits

*Additional terms, fees, and conditions may apply for some services. *Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with Bar Harbor Bank & Trust. The agreement contains important information and conditions regarding the placement of funds. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. **Placement of customer funds through the ICS service is subject to the terms, conditions, and disclosures set forth in the agreements, including the ICS Deposit Placement Agreement. Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month when using the ICS savings option. ICS and Insured Cash Sweep are registered service marks of Promontory Interfinancial Network, LLC.*

Additional Convenience Services

Safe Deposit Boxes

If you currently have a safe deposit box, your box number will remain the same and your current key will continue to work. Your annual renewal fee will convert to Bar Harbor Bank & Trust's fee at your next annual renewal. A safe deposit box pricing list can be found in the Fee Schedule in the enclosed Account Agreement and Disclosure booklet.

Additional Services

We think banking should be easy. In addition to in-person, online, and mobile banking, we also offer these easy-to-use services:

- **Telephone Banking** at 888-638-1950. If you previously used Telephone Banking you can continue to use your existing PIN.
- **Mobile Deposit³** for qualified users. Simply log in to Bar Harbor Mobile (see Page 13 for instructions) and follow the prompts to get started.

Wealth Management, Trust Services, Financial Services, and Investments

For more than 135 years, Bar Harbor Wealth Management has provided trust administration, investment management, and financial advisory services for individuals, businesses, nonprofit organizations, and municipal clients.

We provide one-on-one service because we believe you deserve a thoughtful, personal relationship. Visit your local branch or call 888-675-5244 for more information.

Our Services

- Trust Services
- Investment Management
- Estate Planning
- Nonprofit Services

Bar Harbor Wealth Management is a subsidiary of Bar Harbor Bank & Trust. Investment products are not deposits or obligations of the Bank, are not FDIC insured, are not guaranteed by the Bank and are subject to investment risk, including possible loss of value or principal amount invested.



Bar Harbor Financial Services

Achieving your financial goals can seem daunting, but Bar Harbor Financial Services is here to help, delivering personalized service with national expertise and resources.



Our experts can help you identify your financial goals and explore a wide variety of tools and services to get you there. We can help you meet your specific financial needs for:

- Education Funding
- Individual Retirement
- Insurance and Risk Management
- Investment Planning
- Small Business Retirement

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA. Bar Harbor Financial Services is a trade name of Bar Harbor Bank & Trust. Osaic Institutions and Bar Harbor Bank & Trust are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

Frequently Asked Questions (FAQs)

Which Woodsville Guaranty Savings Bank branches are becoming Bar Harbor Bank & Trust branches?

The nine branches include the locations below:

- Woodsville: 63 Central Street
- Woodsville Walmart: 4901 Dartmouth College Hwy
- Lisbon: 28 South Main Street
- Littleton: 618 Meadow Street
- Littleton: 189 Cottage Street
- Lancaster: 199 Main Street
- Piermont: 37 Route 25
- Plymouth: 7 Town West Road
- Franconia: 278 Main Street

When will changes occur?

Changes will occur during conversion weekend, which is scheduled for October 11-13, 2025. All former Woodsville Guaranty Savings Bank locations will be open on Friday, October 10. Branches will be closed October 11-13, including the federal holiday, and begin to offer Bar Harbor Bank & Trust products when they reopen at their normal time on Tuesday, October 14.

How will the conversion affect the hours at my local branch?

The nine branches mentioned above will be open during scheduled hours on Friday, October 10. All branches will be closed Saturday and Sunday, October 11-12, and the federal holiday on Monday, October 13. All branches will reopen at their normal time on Tuesday, October 14.

Will I still be able to bank at my current branch?

Yes, starting on October 14 you will be able to access your accounts at any Bar Harbor Bank & Trust branch.

Will the branch staff be the same?

Yes, you can still expect to work with the same friendly bankers at all branches.

Will branch hours change?

Branch hours will not change.

Where will I do my banking in the future?

After conversion, customers will have access to more than 60 Bar Harbor Bank & Trust branches across Maine, New Hampshire, and Vermont, as well as Bar Harbor Bank & Trust ATMs, Bar Harbor Mobile, Bar Harbor Online, telephone banking, and our Customer Service Center.

Will my deposit account number change?

Most account numbers will not change with the conversion to Bar Harbor Bank & Trust products. You will be notified separately if your account number is changing.

What will happen to my direct deposits? Do I need to provide new account or routing numbers to my payment providers (ex. employer, social security, etc.)?

Your existing routing number will continue to function after the conversion. Beginning October 14, you can use your existing routing number or Bar Harbor Bank & Trust's routing number: 011201759.

What is Bar Harbor Bank & Trust's routing and transit (ABA) number?

Bar Harbor Bank & Trust's routing number is 011201759. Please do not use this number until October 14.

Where can I get information about Bar Harbor Bank & Trust's products and services?

For additional information, you may visit www.barharbor.bank/welcome or stop by any existing Bar Harbor Bank & Trust branch.

Will my checking and savings account type and/or features change?

Yes. After conversion your account will be converted into a Bar Harbor Bank & Trust checking or savings product with similar features and benefits. The enclosed letter shows what product your account will be converted to with Bar Harbor Bank & Trust and more details are provided in this booklet.

Will there be changes to my deposit statement?

You can expect to receive multiple bank statements in October. The first will come from Woodsville Guaranty Savings Bank and will encompass all your activity through October 10, 2025. The second statement will come from Bar Harbor Bank & Trust and will include your activity from October 11, 2025 through the end of your statement cycle.

I see another Bar Harbor Bank & Trust account that meets my business needs better than the account that I have now. Can I change into that account?

Yes. You can easily change account types any time after October 14 by calling 800-564-2735 or visiting any Bar Harbor Bank & Trust branch.

Will the date of my scheduled automatic transfers change?

Transfer dates will not change and there will not be any disruption in your automatic transfers during conversion weekend.

How will mobile deposit be impacted?

Mobile deposit will be unavailable from 5 p.m. on October 10 until October 14. At that time, qualified users can simply log in to Bar Harbor Mobile (see page 13 for instructions), click deposit check, and follow the prompts to begin making new deposits.

Will my Overdraft Line of Credit still apply to my checking account?

Yes. If you have an Overdraft Line of Credit at Woodsville Guaranty Savings Bank you will continue to have that service at Bar Harbor Bank & Trust.

I have deposits at both Woodsville Guaranty Savings Bank and Bar Harbor Bank & Trust, how does FDIC deposit coverage work?

For the six months immediately following August 1, 2025, the FDIC will separately insure funds previously held at Woodsville Guaranty Savings Bank from accounts held at Bar Harbor Bank & Trust up to \$250,000 per ownership category. Visit the FDIC's Electronic Deposit Insurance Estimator for more detailed information (<https://edie.fdic.gov/>). Consult your local branch about deposit insurance options above \$250,000 per account.

(Continued on following page)

FAQs – continued

If I write a check in October using a Woodsville Guaranty Savings Bank check, will it still clear once after my account converts to Bar Harbor Bank & Trust?

Yes. Woodsville Guaranty Savings Bank checks will continue to clear after your account converts to Bar Harbor Bank & Trust. Once you run out of your Woodsville Guaranty Savings Bank checks you should order Bar Harbor Bank & Trust checks and use those in the future. If your account number needs to change, we will contact you directly and provide you with new checks.

What should I do with my Woodsville Guaranty Savings Bank checks once the account conversion is complete?

You can continue to use your remaining supply of Woodsville Guaranty Savings Bank checks after October 14, 2025. Information on how to order checks for your Bar Harbor Bank & Trust account is on Page 14 of this book. See the Account Agreement and Disclosures booklet for details specific to your Bar Harbor Bank & Trust account when it is time to order more checks.

What happens if I run out of checks before October 14?

If you run out of checks prior to October 14, we can help you re-order Woodsville Guaranty Savings Bank checks. If you run out of checks after October 14, we can help you order Bar Harbor Bank & Trust check stock. Checks can also be ordered via our website or online and mobile banking.

Can I pre-order Bar Harbor Bank & Trust checks?

There is no need to pre-order Bar Harbor Bank & Trust checks as you can continue to use your Woodsville Guaranty Savings Bank checks until they are depleted. If you wish to order Bar Harbor Bank & Trust checks, you can do so on or after October 14, 2025.

Will I have to re-enroll to use online and mobile banking?

After conversion, you will need to log in to Bar Harbor Online to use online banking and download and log in to Bar Harbor Mobile to use mobile banking. Instructions can be found on Pages 12-13 of this book.

Will my username and password for online banking change?

Most customers will be able to log in to Bar Harbor Online and Bar Harbor Mobile using their current username and password.

I am a Business Online customer with Cash Management Services. Will I be able to access these services after the conversion?

Yes, you will be able to access these services. Bar Harbor Bank & Trust offers a full suite of Treasury Services, see Page 19 for details.

I use Merchant Services, how will I be impacted?

Merchant Services will not be impacted. Your Merchant processing account will transfer to Bar Harbor Bank & Trust.

Will I receive a new debit card?

Yes. You will receive your new Bar Harbor Bank & Trust debit card via mail prior to conversion.



Will I need to re-establish automatic payments from my debit card?

Yes. Once you receive and activate your new Bar Harbor Bank & Trust debit card you will need to re-establish all of your automatic payments using your new debit card number.

Will any branches have instant issue debit cards?

Yes. All branches will have instant issue capabilities after conversion.

My business currently has Woodsville Guaranty Savings Bank credit cards? Will I see any immediate changes?

Woodsville Guaranty Savings Bank Business Credit Cards will be discontinued and will stop working on December 31, 2025. We will send you a separate mailing with full details.

Will I still be able to access historical statements, notifications, etc. from Woodsville Guaranty Savings Bank in Bar Harbor Online?

There will not be any disruption of your historical account data. But we recommend that you download and back up any historic data related to your Woodsville Guaranty Savings Bank accounts before October 10 that you may want to access in the future.

Will my CD rate change?

Existing CD rates will be honored through maturity.

Will the rate change on my loan?

No, your current loan rate and terms will remain the same.

I currently have a mortgage. Will I see any immediate changes?

Your term, rate, and payment amount and due dates will remain the same. After October 14 you will start receiving your monthly statement from Bar Harbor Bank & Trust.

Where can I make a payment on my loan?

Beginning on October 14 you can make a payment at any Bar Harbor Bank & Trust branch or you can mail your payment(s) to:

Bar Harbor Bank & Trust
Attn: Loan Servicing
P.O. Box 1089
Ellsworth, ME 04605

Contact our Customer Service Center for information on automatic payments.

Whom should I contact with questions concerning my account?

Please continue to visit or call your local branch.



Neighborhood Branches

Beginning October 14, 2025, all of these convenient New Hampshire locations will be available to you.

For a full listing of all of our locations, including more than 30 in Maine and Vermont, visit www.barharbor.bank.

- | | | |
|--|---|--|
| Andover
7 Lawrence St.
603-735-5923 | Lancaster - Shaw's
199 Main St.
603-788-2580 | New London - Newport Road
116 Newport Road
603-526-6933 |
| Bedford
3 Kilton Road
603-472-3000 | Lebanon - Hanover St.
106 Hanover St.
603-448-0101 | Newbury
976 Route 103
603-763-5544 |
| Bradford
115 East Main St.
603-938-2277 | Lebanon - Heater Road
200 Heater Road
603-448-2566 | Newport
9 Main St.
603-863-5772 |
| Claremont
345 Washington St.
603-542-4288 | Lisbon
28 South Main St.
603-838-6336 | Peterborough
2-4 Main St.
603-924-7440 |
| Concord
8 Loudon Road
603-224-5336 | Littleton - Cottage St.
189 Cottage St.
603-444-5237 | Piermont
37 Route 25
603-272-4811 |
| Enfield
468 US Route 4
603-632-4438 | Littleton - Meadow St.
618 Meadow St.
603-444-0740 | Plymouth
7 Town West Road
603-536-4908 |
| Franconia
278 Main St.
603-823-8199 | Manchester
1000 Elm St.
603-656-0350 | Sunapee
565 Route 11
603-763-2511 |
| Grantham
165 Route 10 S
603-863-5600 | Milford
32 Elm St.
603-673-2350 | West Lebanon
83 Main St.
603-298-7500 |
| Hanover
68 South Main St.
603-643-3238 | Nashua
188 Main St.
603-882-2700 | Woodsville
63 Central St.
603-747-0477 |
| Hillsborough
15 Antrim Road
603-464-4820 | New London - Main St.
321 Main St.
603-526-2535 | Woodsville - Walmart
4901 Dartmouth College Hwy.
603-747-3400 |

Additional Resources

Our goal is to make this transition as easy as possible and minimize any disruption. If you have questions, one of our friendly team members will be happy to assist you. 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

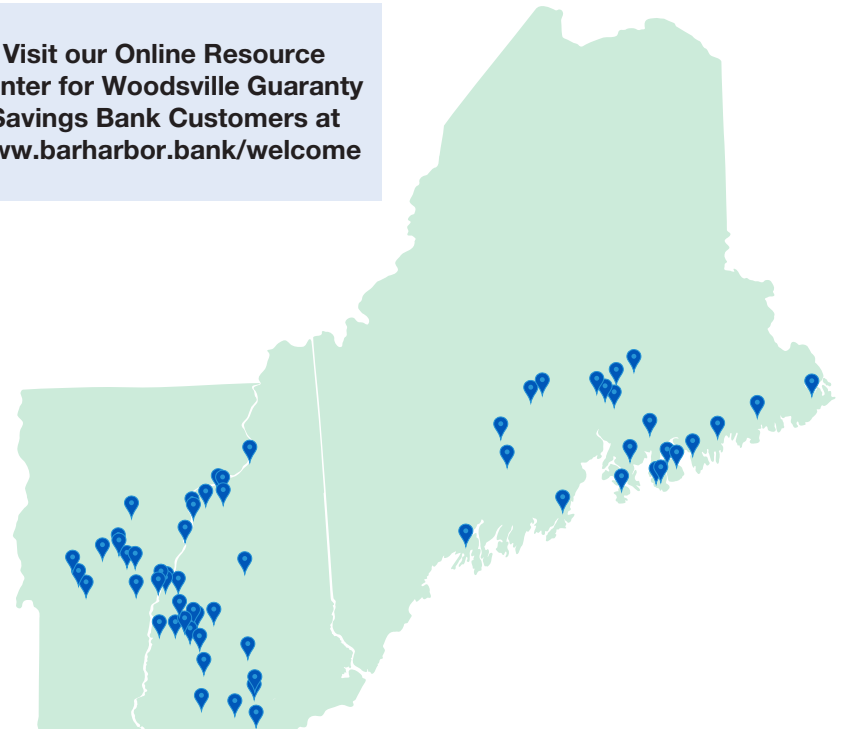
Call us at 800-564-2735.



Online at www.barharbor.bank

Our website is a great 24/7 resource. You can visit us anytime at www.barharbor.bank/welcome for more information

Visit our Online Resource Center for Woodsville Guaranty Savings Bank Customers at www.barharbor.bank/welcome





Member FDIC  Equal Housing Lender

¹Internet service provider fees and/or mobile carrier fees for messaging and data plans may apply.

²Bank Deposits such as CDs and IRA CDs are FDIC insured up to acceptable limits and are offered by Bar Harbor Bank & Trust.

³Customers are considered eligible to use mobile deposit after enrolling in Online Banking and Mobile Banking and enrolling in mobile deposit. Once enrolled in mobile deposit, there may be a waiting period prior to mobile deposit being enabled within the mobile banking app. For full details about Bar Harbor Online and Bar Harbor Mobile, view the Online Banking Agreement & Disclosure found at www.barharbor.bank

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Bar Harbor Bank & Trust Loan Origination Company Identifier #525628