WELCOME

A Guide to Your Personal Accounts

BAR HARBOR
BANK & TRUST

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



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

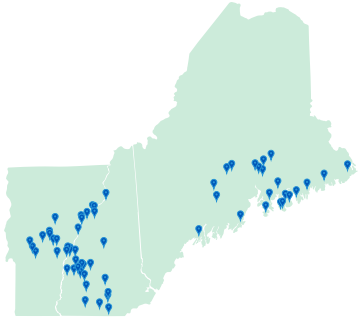
For more than 135 years, we have been a true community partner, actively contributing to the economic health and strength of the communities we serve through a variety of programs, including:

- 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.



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.
- Bar Harbor Bank & Trust ATMs will be 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 Banking[1]

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 10 of this book.

Funds Availability

Following your account's conversion to a Bar Harbor Bank & Trust product, some funds may not be available the same day they are deposited. Full details of this policy are available on Page 21 of the enclosed Account Agreement and Disclosures booklet.

Transaction History

There will not be any disruption of your historical account data. However, as a best practice, we recommend that you download and store any historic data related to your Woodsville Guaranty Savings Bank accounts before October 10 that you may want to access in the future.

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.

Personal 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 Bar Harbor Bank & Trust personal checking accounts. The enclosed letter identifies which account type your existing account will be converted to.

$25 minimum to open any checking account	Simple Checking	E-Choice Checking	Relationship Rewards Checking
Monthly service charge	No	$6	$15
Ways to waive the monthly service charge	N/A	Waived when you enroll in eStatements and have a recurring monthly direct deposit	Keep a combined Minimum Daily Balance of $7,500 or more in your personal checking, savings, or money market accounts
Earns interest	No	Yes, interest earned on all balances *and* offers four easy steps to qualify for a premium interest rate: 1. Use online banking 2. Go paperless with eStatements 3. Use your debit card for 12 or more purchases monthly 4. Have at least one electronic (ACH) debit or credit on the account	Yes, tiered rate
ATM fees*	No fees at Bar Harbor Bank & Trust ATMs $2 per transaction, balance inquiry, and transfer at non-Bar Harbor Bank & Trust ATMs	No fees at Bar Harbor Bank & Trust ATMs $2 per transaction, balance inquiry, and transfer at non-Bar Harbor Bank & Trust ATMs	No fees at Bar Harbor Bank & Trust ATMs Fees incurred at non-Bar Harbor Bank & Trust ATMs are refunded up to $25 on each monthly statement
Other perks	No	• Get up to $25 in ATM fee rebates when you complete the four steps listed above • Discounted rates on new mortgage loans using automatic payments	• Free small safe deposit box or 50% off any other size box • Free standard Bar Harbor Bank & Trust checks • Preferred rates on CDs and companion Money Market
CashBack Rewards	No	Yes, earn $0.05 cash back on every purchase you make with your Bar Harbor Bank & Trust CashBack Rewards Debit Mastercard®	Yes, earn $0.05 cash back on every purchase you make with your Bar Harbor Bank & Trust CashBack Rewards Debit Mastercard®
Free Bar Harbor Bank & Trust debit card with EMV chip technology	Yes	Yes	Yes
Free access to Bar Harbor Mobile[1] and Bar Harbor Online	Yes	Yes	Yes
Paper statement fee	$3. Waived when you enroll in eStatements	No	No
Check images available	Yes, in online banking	Yes, included on statement and in online banking	Yes, included on statement and in online banking

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

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

*Other banks may charge a fee for the use of their ATM. International ATM transaction fees apply.

Key Changes With Your New Accounts

All Bar Harbor Bank & Trust customers have 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
Classic Guaranty	Simple Checking	• Access to larger network of branches, ATMs, and services • Free use of in-network ATMs; $2 fee for transactions at non-Bar Harbor Bank & Trust ATMs
Go Cash Back	Simple Checking	• Access to larger network of branches, ATMs, and services • Free use of in-network ATMs; $2 fee for transactions at non-Bar Harbor Bank & Trust ATMs • eStatements required to waive paper statement fee • Does not earn interest; see Page 7 for information on interest-bearing checking account options • Savings account not required to access account benefits; interest not automatically swept into an associated savings account
Go+ Checking Go Checking	Relationship Rewards	• Access to larger network of branches, ATMs, and services • Earns interest • Free small safe deposit box or discount (50%) off larger sizes • Free use of in-network ATMs; $2 fee for transactions at non-Bar Harbor Bank & Trust ATMs, refunded up to $25 each month • Preferred rates on CDs and companion Money Market accounts • Earn $0.05 for every debit card purchase, with no monthly limits on how much you can earn • Keep a combined Minimum Daily Balance of $7,500 or more in your personal checking, savings, or money market accounts to waive the monthly service charge
Golden Guaranty	Simple Checking	• Access to larger network of branches, ATMs, and services • Free use of in-network ATMs; $2 fee for transactions at non-Bar Harbor Bank & Trust ATMs • eStatements required to waive paper statement fee • No discount on check orders or safe deposit boxes • Does not earn interest; see Page 7 for information on interest-bearing checking account options
	Relationship Rewards	• Access to larger network of branches, ATMs, and services • Earns interest • Free small safe deposit box or discount (50%) on larger sizes • Free use of in-network ATMs; $2 fee for transactions at non-Bar Harbor Bank & Trust ATMs, refunded up to $25 each month • Preferred rates on CDs and companion Money Market accounts • Keep a combined Minimum Daily Balance of $7,500 or more in your personal checking, savings, or money market accounts to waive the monthly service charge • Earn $0.05 for every debit card purchase, with no monthly limits on how much you can earn

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

Bar Harbor Online & Bar Harbor Mobile

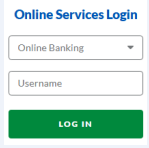
Bar Harbor Online gives you secure access to bank when you want, where you want. Manage your banking right from your computer, smartphone, or tablet.

» **Beginning on October 14, 2025 you can log in to Bar Harbor Online.**

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.



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

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.

Actions you may need to take after logging into Bar Harbor Online:

- 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 after October 14, 2025. Contact QuickBooks customer service for additional instructions.
- If you want to control your debit card and set limits remotely, you will need to download the Bar Harbor Card Control app and enroll. See page 12 for more details.

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, search for Bar Harbor Mobile on Google Play or in the Apple App Store. Look for this icon:

GET IT ON Google Play | Download on the App Store

BAR HARBOR MOBILE

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.)

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 activate your new card as soon as you receive it. You can begin using your Bar Harbor Bank & Trust debit card on October 14, 2025. Activation instructions will be enclosed with the card.

Any automatic payments connected to your Woodsville Guaranty Savings Bank debit card will need to be updated to reflect your new card number.

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.

Additional Card Benefits and 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.

CashBack Rewards



Get rewarded for using your debit card. E-Choice and Relationship Rewards Checking customers earn cash back on daily purchases. 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.

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

Digital Wallets

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.



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 may 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:

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

Personal Savings Accounts and Certificates of Deposit (CDs)

At Bar Harbor Bank & Trust, we make it easy to save for your future.

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

$25 minimum to open any savings account	Statement Savings	Money Market	Relationship Rewards Money Market
Monthly service charge	$3	$10	None. This product is only available to Relationship Rewards Checking Account customers.
Ways to waive the monthly service charge	1. Maintain $100 minimum balance or 2. Combine savings account statement with your checking account statement or 3. Primary account holder is under age 22	1. Maintain $1,000 minimum balance or 2. Combine savings account statement with your checking account statement or 3. Primary account holder is under age 22	N/A
Earns interest	Yes, tiered rate	Yes, tiered rate	Yes, tiered rate

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.

Individual Retirement Accounts (IRAs)

If you currently have an IRA with Woodsville Guaranty Savings Bank, Bar Harbor Bank & Trust will automatically become the trustee or custodian of your IRA. The terms of your IRA will remain the same.

IRAs are eligible for CD specials but subject to early withdrawal penalties.

Key Changes With Your New Accounts

All Bar Harbor Bank & Trust customers have 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
All Purpose Club	**Savings Transfer Club**	• Earns interest on balances over $20
Go Savings	**Statement Savings**	• Does not require an affiliated checking account • Does not have interest and fee refunds deposited from affiliated checking account • Monthly service charge of $3 is waived if you maintain $100 minimum balance, or combine savings account statement with your checking account statement, or the primary account holder is under age 22
Statement Savings	**Statement Savings**	• Monthly service charge of $3 is waived if you maintain $100 minimum balance, or combine savings account statement with your checking account statement, or the primary account holder is under age 22
ATS/XFER Savings		
Young Savers		
HSA	**HSA**	• No changes
Guaranty Select	**Money Market**	• Unlimited check writing and deposits, and no fee for these transactions
Hi-Fi	**Money Market**	• Unlimited check writing and deposits, and no fee for these transactions



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 Deposit Statement Details

You can expect to receive multiple bank statements in October.

The first one 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.

- If eligible, you will receive year-end tax documents from Bar Harbor Bank & Trust that include activity from Woodsville Guaranty Savings Bank.
- For future statements, your statement date may change. Your November statement will arrive according to your new statement cycle. You can contact us if you wish to change the timing of your future statements.
- 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.

Mortgages, Home Equity, and Personal Loans[3]

If you have a loan product, your loan will convert to Bar Harbor Bank & Trust effective October 14, 2025. Your loan terms including the rate, monthly payment, and maturity date will remain the same. Most loan account numbers will remain the same. If a change is needed we will contact you directly.

After October 14, 2025, please send your loan and line of credit payments to Bar Harbor Bank & Trust. See below for information about continuing automatic payments. Payments can be made at any Bar Harbor Bank & Trust location, online, or by mail to:

Bar Harbor Bank & Trust
Attn: Loan Servicing
PO Box 1089
Ellsworth, ME 04605

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

Automatic Payments

Most loan account numbers will not change, and automatic payments to your loan will continue with no action required. If your account number changes, we will reach out to you directly and you will need to update your automatic payment information.

Home Equity Line of Credit (HELOC) Funds Access

- Once at Bar Harbor Bank & Trust, you will be able to access HELOC funds at any Bar Harbor Bank & Trust location or by check, online, or phone.
- Online banking and bill pay transfers will carry over through conversion, however please log in to Bar Harbor Online to ensure that all transfer and payee information is correct.

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.

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 you can access beginning October 14, 2025:

- **Telephone Banking** at 888-638-1950. If you previously used Telephone Banking you can continue to use your existing PIN.
- **Mobile Deposit**[4] for qualified users. Simply log in to Bar Harbor Mobile (see page 12 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
- Estate Planning
- Investment Management
- 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 currently 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?	No, 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 needs better than the account that was selected for me. 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.
Will my Overdraft Protection Service still apply to my checking account? Will my ATM and everyday debit card transactions be paid?	Yes. If you opted in to overdraft protection at Woodsville Guaranty Savings Bank you will continue to have that service at Bar Harbor Bank & Trust. Please see the Account Agreement for details and limits. If you opted in to have ATM and debit transactions paid at Woodsville Guaranty Savings Bank they will continue to be paid 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 13 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 Page 10 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. If a change to your username or password is necessary, we'll notify you directly.
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 11 for instructions), click deposit check, and follow the prompts to begin making new deposits.
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
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 as a best practice we recommend that you download and store 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 remain the same?	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.
I currently have a home equity loan. 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 PO Box 1089 Ellsworth, ME 04605 Contact our Customer Service Center for information on automatic payments.



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

Bedford
3 Kilton Road
603-472-3000

Bradford
115 East Main St.
603-938-2277

Claremont
345 Washington St.
603-542-4288

Concord
8 Loudon Road
603-224-5336

Enfield
468 US Route 4
603-632-4438

Franconia
278 Main St.
603-823-8199

Grantham
165 Route 10 S
603-863-5600

Hanover
68 South Main St.
603-643-3238

Hillsborough
15 Antrim Road
603-464-4820

Lancaster - Shaw's
199 Main St.
603-788-2580

Lebanon - Hanover St.
106 Hanover St.
603-448-0101

Lebanon - Heater Road
200 Heater Road
603-448-2566

Lisbon
28 South Main St.
603-838-6336

Littleton - Cottage St.
189 Cottage St.
603-444-5237

Littleton - Meadow St.
618 Meadow St.
603-444-0740

Manchester
1000 Elm St.
603-656-0350

Milford
32 Elm St.
603-673-2350

Nashua
188 Main St.
603-882-2700

New London - Main St.
321 Main St.
603-526-2535

New London - Newport Road
116 Newport Road
603-526-6933

Newbury
976 Route 103
603-763-5544

Newport
9 Main St.
603-863-5772

Peterborough
2-4 Main St.
603-924-7440

Piermont
37 Route 25
603-272-4811

Plymouth
7 Town West Road
603-536-4908

Sunapee
565 Route 11
603-763-2511

West Lebanon
83 Main St.
603-298-7500

Woodsville
63 Central St.
603-747-0477

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

Visit www.barharbor.bank/welcome for location information..

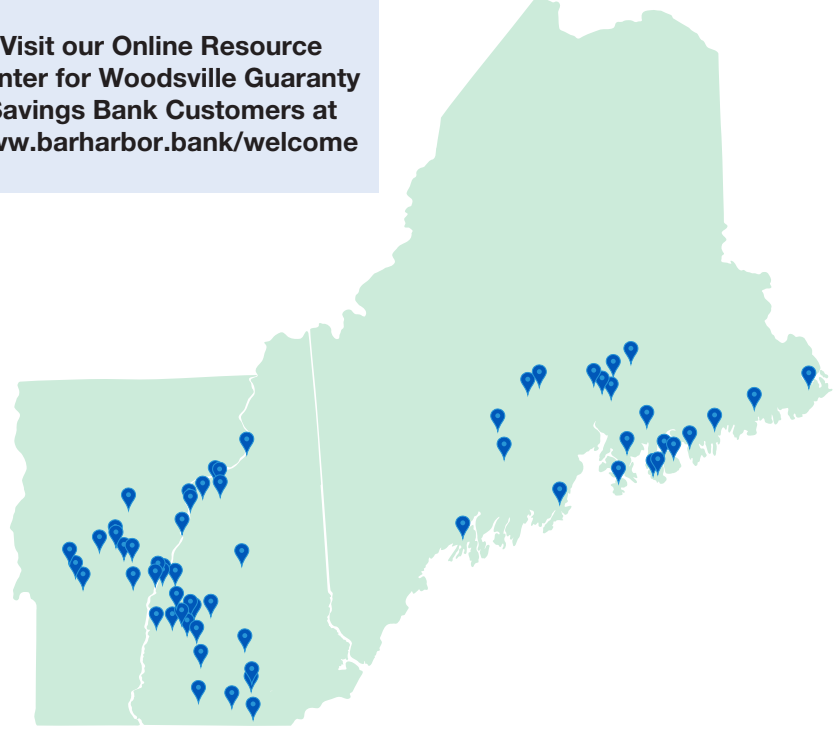
By Phone at the Customer Service Center

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

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

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

[3]Bar Harbor Bank & Trust is an Equal Housing Lender. Loan rates and terms may vary. All loans subject to credit approval.

[4]Customers 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