

We're here to help!

Have questions?

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

Quick Start Guide for Treasury Services

Good things happen when we work together.

We work to help you reach your financial goals.



www.barharbor.bank • 888-853-7100



Personal Banking · Business Banking · Wealth Management

Over 50 locations in Maine, New Hampshire & Vermont

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Welcome

At Bar Harbor Bank & Trust, we are committed to providing you with tools that make running your business easier.

This guide will help you get started so that you can get the most out of your relationship with us.

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Banking Transition Checklist

The checklist below provides an overview of the steps that will occur to ensure a seamless transition.

Part 1: Partnership Established

- Determine signers on new accounts.
- Determine online banking administrator(s) and users.
- Sign bank paperwork, forms, and agreements to establish new accounts.
- Order checks and deposit slips.
- Order debit cards.
- Submit credit card application and order credit cards.
- Review your current bank statements to make a list of vendors who will need to be provided with updated banking information.
- Contact your accounting software company to obtain instructions on adding new accounts to your system, changing check printing routing and account numbers, and/or changing file specifications if applicable.

Part 2: Transition Begins

- Move initial funds into new account(s).
 - Determine the outstanding check amount at your previous bank. Keep funds in the account to cover those transactions and any other charges you will receive.
 - Transfer the remainder of funds to your new account(s). This can be done via check, wire, or ACH transfer.
- Contact vendors to change account and routing numbers for electronic payments.
- Update any accounting software or business systems with your new account information.
- Receive new checks, deposit slips, debit cards, and credit cards.
- Receive Remote Deposit Capture Machine (if applicable).
- Work with your banker to complete training on new services.
- Complete any file testing necessary (for example, ACH file testing).

Part 3: Transition Completed

- Confirm that all testing and online banking transactions were successful.
- Confirm that vendors have changed the routing/account numbers for your transfers.
- Turn off services at previous bank.
- Move remaining funds from previous bank/close account.
- Schedule any follow-up trainings needed.
- Review new bank and account analysis statements.
- Begin fully utilizing your new accounts and services.



Ways to Access Your Account

Online, on the go, by phone, or at the branch

Online Banking, see page 4

Mobile Banking App, see page 8

24/7 Telephone Banking: 888-638-1950

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

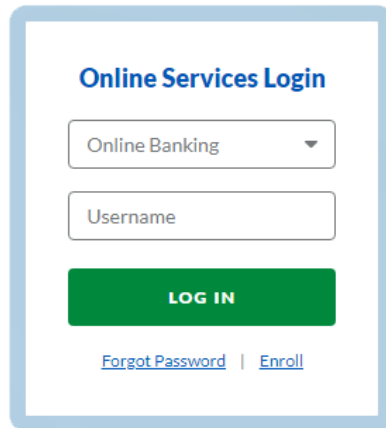
We have more than 50 branches and ATMs across Maine, New Hampshire, and Vermont. To find the location closest to you, visit www.barharbor.bank.

Many of our ATMs are smart ATMs which have “intelligent deposit” – no envelope or deposit slip needed. Simply feed cash or checks into a smart ATM and complete the onscreen prompts; you can even choose to have check images print on your receipt!

Night drop services are available at all branch locations.

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

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



For accounts with Multiple Users, follow these steps:

1. First, your banker will work with you to establish your Bar Harbor Business Online account. Once your banker has set up your account, you will receive an email invitation to log in for the first time.
2. Your enrollment email will arrive with the subject line “Action Required: Bar Harbor Business Online Login Confirmation.” If you don’t see the email in your inbox, please contact your banker for assistance.
3. Open the email and click the link that says “Click here to establish your credentials.”
4. A web browser window will appear asking you to create your username and password. Type your preferred username and password into the window and click continue.
5. A new screen will appear inviting you to log in. Enter your newly created username where indicated and click continue. Then enter your newly created password and click continue.
6. For your security, we will ask you to use two-factor authentication to verify your account. Follow the prompts to complete this step.
7. Read the End User Agreement and click Accept.

* Internet access required for Bar Harbor Business Online.

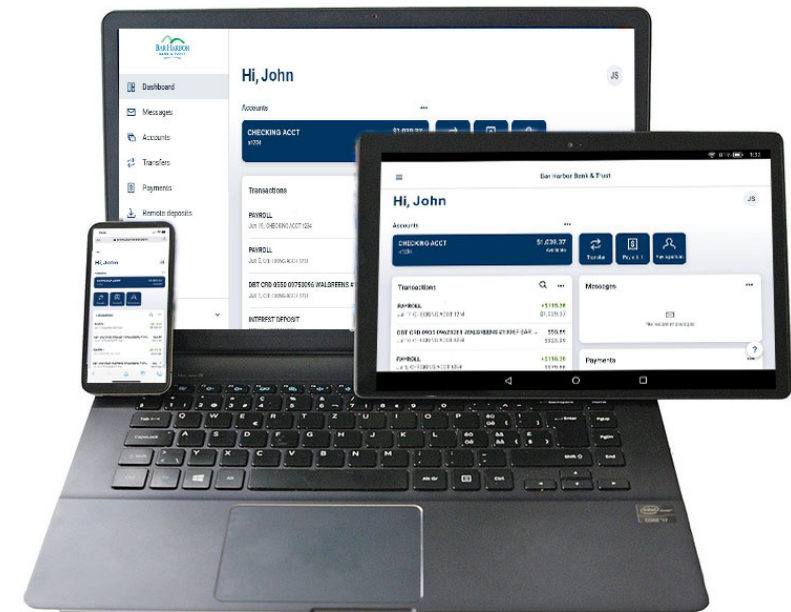
For accounts with only one user, follow these steps:

1. Look for the Online Services Login box at the www.barharbor.bank.
2. Click Enroll under the Log In button.
3. Enter all required information. You will need the Tax ID Number (EIN) for the business, account number, email address, and phone number. Click Next.
4. You will receive a verification text (or voice call if you prefer) to the phone number you provided. Enter the code and click Verify.
5. Read the agreement and click Agree.
6. Follow the remaining prompts to create your username and password.

If you already have your login credentials, follow these steps:

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

Once you establish your login credentials, you can use the same credentials to access Bar Harbor Mobile. Learn more about our mobile app on page 8.



Manage Your Online Banking

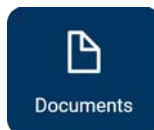
Set up your online banking preferences

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.

User Guides

Go to www.barharbor.bank/online-banking for additional information including how to connect to Quicken and Quickbooks.

Bar Harbor Bill Pay

Pay bills or send money to other people directly from Bar Harbor Business Online. You can also set up same-day, future, and recurring payments. For added bill pay functionality and to access additional bill pay features, talk to your banker about Cash Management Business Bill Pay.

Enroll in Payments

1. From the dashboard, click on Payments from the menu on the left.
2. Follow the prompts to enroll.

Add a Payee

1. From the dashboard, click on Payments from the menu on the left.
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 menu on the left.
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.

Pay a Person (for direct deposit)

1. From the dashboard, click on Payments from the menu on the left.
2. Click on Manage payments at the top.
3. Click on the blue button (+Payee) to add a payee.
4. Click on Pay a person.
5. Choose how you want to send the money, then click Next. Options include: email or text message, direct deposit, or check.
6. Enter the required information and click Next.
7. Follow the remaining prompts.

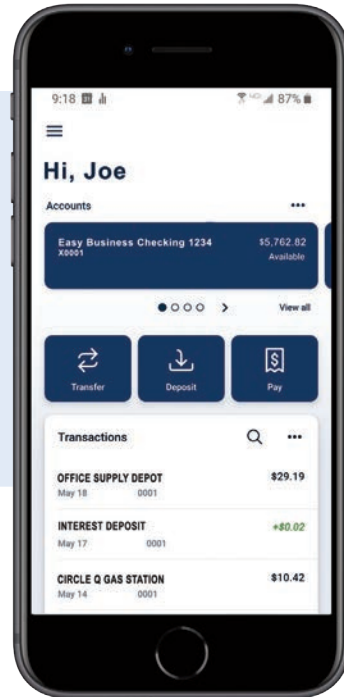
Bar Harbor Mobile*

How to start using Bar Harbor Mobile*

First enroll in Bar Harbor Business 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
- Pay bills
- 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 Deposit within Bar Harbor Mobile is a great solution for businesses with low check deposit volumes. If you deposit a higher volume of checks, Mobile Remote Deposit Capture might be a better solution for you. Learn more on page 14.

*Mobile carrier fees may apply. **Volume, limits, and restrictions may apply.

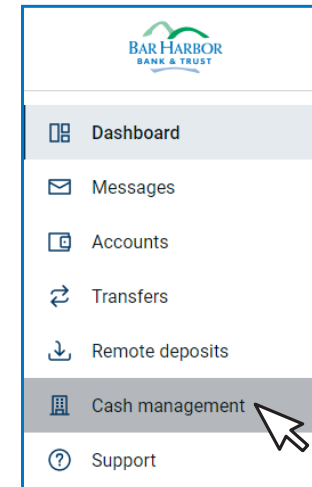
Cash Management Tools within Online Banking

Our Cash Management tools make managing your business finances easier. If you are a Cash Management Customer, you can easily access your Cash Management dashboard anytime from within Bar Harbor Business Online.

Within Cash Management, you can access the following services if applicable to your account:

- **Account Analysis** (more details on page 11)
- **ACH Payment and Collection** (more details on page 12)
- **Remote Deposit Capture** (more details on page 14)
- **Merchant Services/Credit Card Processing** (more details on page 18)
- **Positive Pay** (more details on page 13)
- **Wire Services** (more details on page 15)
- **Reporting** (more details on page 16)

How to Access Cash Management for the First Time



1. First, log into Bar Harbor Business Online. Visit page 4 for more information. Note: You may need to use a secure token if you use certain services. Your banker will provide more information and instructions if a token is needed.
2. Once you have logged into Bar Harbor Business Online, click Cash Management from the left side of the dashboard.
3. The first time you access Cash Management, you will be prompted to take some additional steps to enhance your account's security.
4. Follow the prompts to select a personal image for added security.
5. Follow the prompts to select and answer three verification questions.
6. Once you complete these steps, you have finished your account setup and can access Cash Management any time within Bar Harbor Business Online.

Multi-User Cash Management

Multi-User Cash Management allows you to add multiple users with customized access levels to your account. This guide provides a high-level overview of adding users; for a complete, detailed step-by-step guide, please view the how-to video at www.barharbor.bank/treasuryquickstart.

How to Add Users for Multi-User Cash Management

1. First, log into Bar Harbor Business Online.
2. Once on the dashboard, select Cash Management from the left hand menu.
3. Once you have entered the Cash Management section of Bar Harbor Business Online, click Users in the upper menu.
4. Select CM New User from the dropdown.
5. A screen will appear asking you to provide information for the new user. Follow the prompts to enter the user's information. Some fields are optional or not necessary depending on the services you've been set up with. Speak with your banker if you are interested in adding any other services shown that you aren't currently using.
6. Once you have completed all relevant fields, click Submit.
7. A new page will appear allowing you to adjust Cash User Settings. Review the defaulted cash user settings that indicate what information your user will have access to. Uncheck anything you do not want the new user to be able to access.
8. Under Select Accounts, check off the accounts you would like the user to have access to and click Submit.
9. After you submit the user's information, we ask that you immediately contact us directly at 888-853-7100 to verify your submission. This important step helps protect your account and ensure that only authorized users have access.
10. Once you contact us, we will activate the new user's account. Once activated, the user will automatically receive an email inviting them to complete their first time login.
11. Once they complete their first time login, the new user will be able to easily access Cash Management tools through Bar Harbor Business Online.

Note that some settings will not be available for your account. If you would like to have access to these settings, contact your banker about additional Cash Management services.

Account Analysis

We can provide you with a monthly statement that provides a detailed explanation of the banking services provided to your business and your monthly billing. The statement details the services used, costs associated, average daily balance, and earnings credits that offset charges (if applicable to your accounts).

How to Enroll in Electronic Account Analysis Statements

1. Log into Bar Harbor Business Online.
2. From your dashboard, click on any account under Accounts.
3. From the account page, click on Settings.
4. From Settings, click on Advanced Settings under Documents.
5. From here, click on Sign Up/Changes.
6. Choose the account(s) you would like to enroll in by placing a check in the box next to each account or to enroll all accounts and all documents, choose Enroll All Available Accounts and Document Types Shown.
7. Click on the carrot (>) to the left of the account or document to indicate which documents you would like to receive for that account. Choose Deposit Enhanced Account Analysis Statement to enroll the account in Electronic Account Analysis Statements.
8. Click on Save Settings to save your enrollment options. Your Account Analysis Statement alert will be sent to your email address on file, and in the future you will be able to view your Account Analysis Statements from within Bar Harbor Business Online.

How to View Electronic Account Analysis Statements

1. Log into Bar Harbor Online.
2. From your dashboard, click on any account under Accounts.
3. Click on Settings.
4. Click on Advanced Settings under Documents.
5. Click on eStatements/Notices on the upper menu.
6. Choose the account you would like to view.
7. Click on View next to the date of the Deposit Enhanced Account Analysis Statement for which you would like to view.

Please note your first available Electronic Account Analysis Statement may not be available until the following cycle depending on when you enroll.

ACH

Using the Automated Clearing House (ACH) module within Cash Management allows you to easily pay or collect money electronically. ACH transactions are convenient, fast, and secure, and they allow you to process transactions in batches instead of individually.

Common Uses for ACH Services include

- Simplify payroll payments and employee payments, such as expense reimbursements.
- Easily make vendor payments, including those for suppliers, rent, or utilities.
- Easily make and receive government payments, such as tax payments and refunds.

How to Access the ACH Module within Cash Management

1. Log into Bar Harbor Business Online.
2. Select Cash Management from the left hand menu.
3. Follow the token prompts to complete the security steps.
4. Select ACH from the top menu to view different ACH options.

The ACH options available to you within Cash Management will vary depending on what services you use. For a detailed guide of ACH services and how to use them, please contact your Banker.



Positive Pay

Positive Pay is a powerful fraud prevention tool used to protect against check fraud. Our Positive Pay Service helps your business detect suspicious transactions, reducing the risk of financial loss and safeguarding the reputation of your business. Your ability to use Positive Pay depends on your agreement with the bank.

How Positive Pay Works

1. Your business uploads a file containing issued check data into the Positive Pay module.
2. Checks presented for payment against your account are compared to those listed in the file you upload into the positive pay module.
3. Any check not on the issued check list (and potentially fraudulent) is sent to you as an exception for examination within the positive pay module. Alerts can be set up so that you receive an email/text of when you have an exception to decision.
4. You review the exception item and make a “pay” or “return” decision for each item.

Depending on which services you use, additional features may be available to you within Positive Pay.

How to Access Positive Pay within Cash Management

1. Log into Bar Harbor Business Online.
2. Select Cash Management from the left hand menu.
3. Follow the token prompts to complete the security steps.
4. Select ARP from the top menu and then ARP>POSPAY from the dropdown to view exceptions or UPLOAD to upload an issued check file or manually add one-off checks.

We also offer ACH Positive Pay and ACH Debit Filter for additional ways to prevent fraud and protect your accounts.

For a detailed guide of these services and how to use them, please contact your Banker.

Remote Deposit Capture¹

If you have this service, you can scan and deposit large volumes of checks right from your desk without a trip to the bank. With Remote Deposit Capture, you can:

- Scan checks upon receipt for electronic deposit
- Deposit multiple checks all at once
- Make deposits any time of the day
- Save yourself the time and hassle of taking paper checks to the bank
- Eliminate the need to photocopy or endorse checks
- Have peace of mind knowing that encrypted communication keeps your information secure

How Remote Deposit Capture Works

1. Your banker will work with you to create a Remote Deposit Capture agreement.
2. We will set you up with easy-to-use check scanning equipment to keep in your office.
3. You will have 24/7 access to Remote Deposit Capture within Cash Management within Cash Management. With this access you will be able to:
 - a. Create deposits and scan checks
 - b. View, delete, process, and add to deposits
 - c. View transaction reports and void transactions
 - d. Create notifications

How to Access Remote Deposit Capture within Cash Management

1. Log into Bar Harbor Business Online (view page 4 for steps).
2. Click Cash Management on the left side of the dashboard.
3. Follow the token prompts to complete the security steps.
4. Click EPS (Remote Deposit Capture) from the top menu.

Mobile Remote Deposit Capture



Mobile Remote Deposit Capture allows you to deposit large volumes of checks right from your smart phone. Our Mobile Remote Deposit Capture app allows you to create a new deposit using a certified mobile device. Talk to your banker to learn more.

¹Additional terms, fees, and conditions may apply for this service.

Wires

The domestic and international wire modules allow you to send money to an individual or company electronically. Your ability to use wires depends on your agreement with the bank.

How to Access Wires within Cash Management

1. Log into Bar Harbor Business Online.
2. Select Cash Management from the left hand menu.
3. Follow the token prompts to complete the security steps.
4. Select Wires for domestic wires or International Transfers for international wires from the top menu and then select the appropriate option from the dropdown.

Automated Sweep Services

Automated Sweep Services help you use your cash effectively between accounts and lines of credits. Below is a list of sweep arrangements and how they work. Your banker will work with you directly to set up Sweep Services.

Overnight Investment Sweep

A primary checking account is tied to an investment account. Funds are swept from the checking account overnight to the investment account to increase interest earnings. Funds are swept back into the checking account the following morning for operations.

Line of Credit Sweep

A primary checking account is tied to a line of credit. Funds are swept from the checking account overnight to pay down the line of credit balance, reducing interest expense. Funds are swept back into the checking account the following morning for operations.

Dual Sweep Investment Accounts²

A combination of Line of Credit Sweep and Overnight Investment Sweep services. This strategy both minimizes interest expense and maximizes interest income.

Zero Balance Accounts

Funds from sub-accounts can be transferred to or from a primary deposit account. Zero balance accounts are funded with just enough to cover checks presented. This cash pooling strategy eliminates excess balances in separate accounts, maintains greater control over disbursements, and maximizes interest earnings.

²Investment accounts are not insured by the FDIC, are not deposits or obligations of the Bank, and are not guaranteed by the Bank. The investment is subject to investment risk, including possible loss of the principal amount invested. All funds in cash management investment accounts are invested in investment accounts and are collateralized by United States Government or Agency Securities.

Reporting

If you have Cash Management, our reporting tools can offer you easy access to a variety of useful reports including:

Report	Details
Prior Day Summary	View balance information, float information, and activity totals for the previous business day.
Current Day Summary	View balance information and activity totals for the current business day.
Activity Report	View transactions for a specific account or multiple accounts at once. View results by date range, a specific date, the previous number of days, or the previous business day. You can further narrow down search results by the type of transaction, amounts, and check numbers.
Summary Report	View totals for a specific account or multiple accounts at once. View results by date range, a specific date, the previous number of days, or the previous business day.
Saved Report	View activity and summary reports flagged as a saved report. Rename, delete, or view the report. Select Run Report to run the report.
Positive Pay Items Reports	Search for and view existing Positive Pay check exception items for selected accounts.
Positive Pay ACH Items Report	Search for and view existing ACH exceptions for selected accounts.
Positive Pay Items Maintenance Report	Search for and view maintenance performed on Positive Pay check exception items for selected accounts.

How to Access Reporting within Cash Management

1. Log into Bar Harbor Business Online (view page 4 for steps)
2. Click Cash Management on the left side of the dashboard.
3. Follow the token prompts to complete the security steps.
4. Click Reporting in the top menu.

Account Reconciliation

This services allows you to automate all or part of the account reconciliation process, helping you save time and money. Multiple reports are available based on the service selected, including paid checks, outstanding checks, voided checks, and stop payments. Deposit Reconciliation offers detailed reports including the date, amount, and deposit total for each business location. You can use:

- **Full Account Reconciliation:** Automatic reconciliation of account statements, debit items and paid checks
- **Partial Account Reconciliation:** Automatic reconciliation of paid checks
- **Deposit Reconciliation:** Automatic reconciliation of deposit ticket activity

Your banker will work with you directly to set up Account Reconciliation.

Insured Cash Services

Simplify your banking and ensure your money is safe by leveraging Certificate of Deposit Account Registry Service (CDARS®¹) and Insured Cash Sweep (ICS®¹). These options are a convenient way to enjoy full FDIC insurance on your deposits in excess of \$250,000.00. They also allow you to put excess cash balances to work with bankers you know and trust. Benefits of these services include:

- **Earn interest and save time** – Put excess cash balances to work in a variety of account types, all with multimillion-dollar FDIC insurance through a single bank relationship.
- **Enjoy peace of mind** - Receive multimillion-dollar FDIC insurance coverage, which is backed by the full faith and credit of the United States Government.

Talk to your banker to learn more about Insured Cash Services.

¹Placement of funds through the ICS or CDARS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits apply and customer eligibility criteria may apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS or CDARS settlement for a deposit or after ICS or CDARS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS or CDARS satisfies those restrictions. ICS, Insured Cash Sweep, Certificate of Deposit Account Registry Service and CDARS are registered service marks of Promontory Interfinancial Network, LLC, a non-affiliated third-party.

Merchant Services and Credit Card Processing Solutions

Bar Harbor Bank & Trust provides industry-leading payment processing solutions that are convenient, safe, and affordable, including:



Terminal Processing

We offer a complete lineup of the latest processing equipment, including EMV-compliant and NFC compatible terminals. Our program supports all major payment types including debit cards with quick and reliable funding.



E-Commerce Processing

We can help you implement a secure payment solution for your e-commerce business that meets your needs, while reducing the risks and costs of fraud and chargebacks in the online world.



Mobile Processing

Whether it be processing on your tablet, smartphone, or via a dedicated wireless terminal, we have user-friendly products to fit your needs while you are on the go.



POS System Processing

If you need a Point of Sale system, we offer a flexible and scalable app-based POS and business management solution that can be customized to fit your unique business and grow as your business grows.



Restaurant Processing

From fine dining to catering, and delivery to phone orders, we can create a customized solution to fit your business needs. We work with virtually all POS systems on the market.

Contact your Banker to get started with Credit Card Processing.

BASYS[®]
PROCESSING

Bar Harbor Bank & Trust has partnered with BASYS Processing to make accepting credit cards and debit cards convenient, safe, and affordable. BASYS was founded in 2002 on one philosophy: to take care of their merchants, partners, and employees so they never want to leave. Together we will customize a solution to fit your needs.

This service is subject to additional terms and conditions.

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



Bar Harbor Card Control

Use Bar Harbor Card Control to protect your money and control your card right from your smartphone. This fraud prevention app allows you to:

- Manage and monitor debit card usage
- Turn cards off or on, when lost or found
- Set control preferences on how a card is used by location, merchant type, transaction type, and spend limit
- Monitor and control usage of other card holders

You can link all cards for your account and set limits for withdrawals and purchases. Simply download the Bar Harbor Card Control app from Google Play or the App Store and enter your information to get started. To learn more, view the Bar Harbor Card Control user guide at www.barharbor.bank/card-control.



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.

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.

Order business checks and supplies directly from Deluxe

You can order and reorder checks and other companion products directly from our check partner, Deluxe.

Online: www.deluxe.com/shop

Phone: 800-252-3414

Monday – Friday 6:00am – 10:00pm CST

Saturday 8:00am – 4:30pm CST

Choose the type of checks you want, including the design and quantity.

Add bank information:

- Bar Harbor Bank & Trust routing number (011201759)
- Your checking account number
- Starting number for your checks

If you don't know your account number, you can find it by logging into Bar Harbor Mobile or Bar Harbor Business Online, or by calling our Customer Service Center at 888-853-7100.

Add your company information: name, address, phone number, or email.

Customize your checks by adding your logo, etc.

If you are ordering online, just follow the steps and review your order carefully before adding it to your cart.

You will receive your checks in the mail in 12-14 business days.
Additional fees may apply.



Business Credit Cards*

Easily pay for purchases, track spending, and manage cash flow with a Visa® business credit card from Elan Financial Services. Having a credit card helps build a credit history for your business and keeps personal and business expenses separate.

Enjoy EMV chip-enhanced acceptance and security, plus many valuable benefits and services including rewards and cash back programs and consolidated company statements.

Choose a card with a lower introductory rate to save on interest and pay down other card balances faster.

Additional cards for employees are free, and you can set individual credit limits.

To apply, visit your local branch
or go online to: www.barharbor.bank/bizcreditcards



*Credit cards are subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

Fraud Prevention

Your security is important to us.

Conducting your banking online has many benefits as well as some risks. The risks are real and can come from both external and internal sources. It is important to incorporate best practices when it comes to banking online. As a first step, remember, you and your employees are either the last line of defense or your weakest link. Here is a list of helpful tips.

- ❗ Encourage employees to be suspicious of any email requests which convey a sense of urgency or secrecy.
- 💰 Do not initiate important financial transactions via an email request.
- 🔍 Monitor your financial accounts daily to detect unauthorized transactions.
- 🔄 Keep your computer operating systems and software up to date by enabling automatic updates.
- 🛡️ Install a reputable antivirus program on your computers and be sure it is up to date.
- 🔑 Choose a long and unique password for each account/website. Enable multifactor authentication anywhere and everywhere possible.
- 🔒 Auto lock computers and other devices when not attended and require a password or biometric method to unlock.
- 📶 Secure your wi-fi (wireless) network with WPA2 encryption.
- ☁️ Back up your data routinely and store it somewhere safe - off site or in the cloud.

For more information about online threats, controls, and best practices, access our online guide which can be found here: www.barharbor.bank/business/business-services/treasury-services

The Bank is your partner in security and has robust procedural and technical controls in place to secure your online banking experience. Working together we can keep your money safe.

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 on your Bar Harbor Bank & Trust debit card, please call us immediately at 888-853-7100.

Someone is available to assist you 7:30 am to 5:30 pm Monday through Friday, and 8:00 am to 12:00 pm on Saturday, EST.

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 TreasuryServices@barharbor.bank.

Or, contact me directly!

Name: _____

Phone: _____

Email: _____

Additional fees, terms, and conditions may apply for services.

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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.*