

Quick Start Guide for business accounts



Personal Banking · Business Banking · Wealth Management

Over 50 locations in Maine, New Hampshire & Vermont

Welcome

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

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

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Ways to Access Your Account

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

Online Banking, see page 3

Mobile Banking App, see page 6

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!

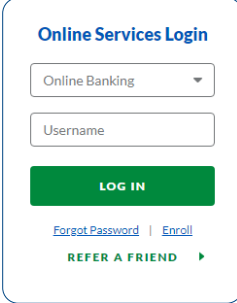
Night drop services are available at all branch locations.

Switching Made Easy

We make it easy to switch your checking account from another financial institution to Bar Harbor Bank & Trust. Our Switching Made Easy (for business) kit provides detailed instructions, a checklist, and forms to help with the transition. Download a copy by visiting: www.barharbor.bank/switch

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

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



Online Services Login

Online Banking ▾

Username

LOG IN

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

REFER A FRIEND ▶

If you have your login credentials

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

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

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

Bar Harbor Online for Multiple Users

If you plan to have more than one person access your business online banking, we recommend establishing multiple users. Please contact our Treasury Support team by email (TreasurySupport@barharbor.bank) or call 207-669-6779. They will guide you through the login process and address any questions you may have. In addition, they will show you how to add additional users for your business, as this process requires approvals by the bank as you move through setting up your additional users.

* Internet access required for Bar Harbor Online.

Bar Harbor Bill Pay

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

Enroll in Payments

1. From the Dashboard, click on Payments from the 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.

Manage Your Online Banking

Set up your online banking preferences

eStatements

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

How to Enroll in eStatements

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



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

How to Access eStatements

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

Alerts

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

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

User Guides

Go to www.barharbor.bank/online-banking to find detailed user guides including how to connect to Quicken and Quickbooks.

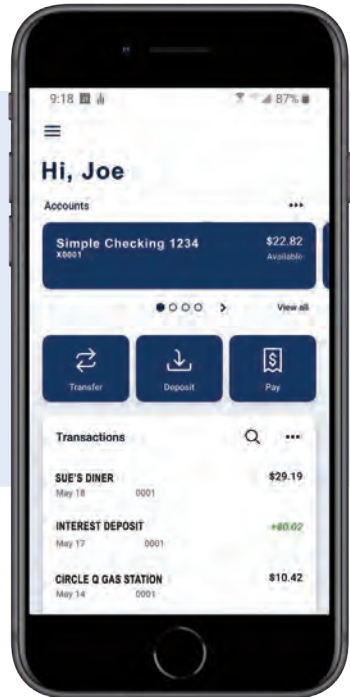
Bar Harbor Mobile*

How to start using Bar Harbor Mobile*

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

Bar Harbor Mobile enables you to:

- Make mobile deposits**
- View transaction history and balances
- Transfer funds
- 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 carrier fees may apply. **Volume, limits, and restrictions may apply. If this service does not meet your needs, please contact treasuryservices@barharbor.bank for other solutions.

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 cell phone. 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.

More information can be found at www.barharbor.bank/card-services.

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 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 apply.



Credit Card Processing

For many consumers, using a credit or debit card is their preferred method of payment. Are you making it easy for these prospective customers to do business with you?

Bar Harbor Bank & Trust is here to help. We provide industry-leading payment processing solutions which are convenient, safe and affordable.

Whether you are looking to start accepting credit cards or are interested in switching providers, we are here to help.

We offer terminal, POS, online and mobile solutions and will customize and build a program specifically to fit your business needs

Contact us to create a personalized payment processing solution for your business.



Call 207-262-8305



E-mail: merchantservices@barharbor.bank



Visit your local branch

Why partner with us?

Bar Harbor Bank & Trust customers enjoy:

- A dedicated account representative—call anytime you have questions!
- World-class customer support—no long hold times, and no automated systems.
- An in-house PCI Compliance team to help your business with compliance requirements.

We offer the latest in payment processing technology, customized for every type of business, from retail, to e-commerce, to mobile.

See the next page for a few of the solutions Bar Harbor Bank & Trust is pleased to offer.

Credit Card Processing Solutions



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.



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.



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/card-services



*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.

Business Loans

We make it easy to get you the financing your business needs. With local decision making and competitive rates, we deliver a range of affordable and flexible commercial lending solutions, such as:

- Working capital lines of credit
- Equipment and machinery financing
- Commercial vehicle financing
- Commercial boat loans
- Inventory loans
- Business term loans
- Letters of credit
- Commercial real estate mortgages
- Construction loans
- Land acquisition and development loans



For young or start-up businesses, sometimes an agency guarantee is the solution to getting your first loan. Turn to us for in-depth expertise on many small business financing programs, including:

- Small Business Administration
- USDA Rural Development
- Finance Authority of Maine
- New Hampshire Business Finance Authority
- Vermont Economic Development Authority

Having an established personal relationship with your banker is important for your company's success. Our experienced Commercial Bankers take the time to truly understand your business and respective goals and challenges to provide the right financing solution. When you are ready to talk about your business needs contact us.



Call 207-669-6811



E-mail: success@barharbor.bank



Visit your local branch

All applications are subject to approval

New Account Checklist

We want to be sure your relationship with Bar Harbor Bank & Trust starts off great, with all of the products, services and resources you need. Here is a quick list to be sure you are taking advantage of all we have to offer, so you can get the most out of banking at Bar Harbor Bank & Trust.










- Fund and start using your new account!
- Access Bar Harbor Online banking
 - Set up Bar Harbor Bill Pay
 - Sign up for eStatements
 - Establish account Alerts
- Download Bar Harbor Mobile banking app
- Activate your Bar Harbor Bank & Trust Debit Mastercard®
- Download the Bar Harbor Card Control app, enter your information and set up your preferences
- Order checks and deposit supplies
- Apply for a Business Credit card at the branch or online
- If Credit Card Processing is needed, e-mail merchantservices@barharbor.bank



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/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 1-888-853-7100.

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 **CustomerServiceCenter@barharbor.bank**.

Or, contact me directly!

Name: _____

Phone # _____

Email: _____

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Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries and regions.

App Store is a service mark of Apple Inc. Apple Pay and the Apple Pay logo are registered trademarks of Apple Inc.

Thank you

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

We're here to help!

Have questions?



Visit your local branch



Call Customer Service at 888-853-7100



Learn more at www.barharbor.bank

Good things happen when we work together.

We work to help you reach your financial goals.



www.barharbor.bank • 888-853-7100