

CUSTOMER PRIVACY POLICY

We respect your privacy, and we recognize that your relationship with us is built on trust and confidence. As a result of that relationship, our parent company, Bar Harbor Bankshares, established this strict privacy policy, which has also been adopted by Bar Harbor Bank & Trust and Bar Harbor Trust Services.

In this policy, the terms “we”, “our”, or “us” mean Bar Harbor Bankshares and its subsidiaries. Our subsidiaries include Bar Harbor Bank & Trust and Bar Harbor Trust Services. The term “affiliate” or “affiliates” means any company that we own or control. The words “nonaffiliated” or “third party” mean companies that are not part of the Bar Harbor Bankshares family of companies and not an affiliate of ours. One example of such a non-affiliated third party is Bar Harbor Financial Services, a branch office of Infinex Investments, Inc. and an independent registered broker-dealer offering securities and insurance products. The term “you” and “your” refers to all of our consumer customers who have a continuing relationship with us.

We are committed to protecting the confidential, personal information provided to us by our customers. We have policies and procedures in place to ensure a customer’s financial information is accurate, current and complete. Any inconsistencies in information will be investigated and corrected in a timely manner. This policy describes how we collect, disclose and protect that information.

Information We Collect:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms, such as your name, address, social security number, assets, income;
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, products and services used, credit card usage; and
- Information such as your creditworthiness and your payment history we receive from a consumer credit-reporting agency.

When We May Disclose Information:

We may disclose information referenced under “Information We Collect” in the following circumstances:

- To complete a business transaction requested by you;
- When required to do so by law or government regulation;
- When requested by you.

We may disclose nonpublic personal information about you only to the extent permitted by law and as described in this Privacy Policy.

We may disclose all of the information described under “Information We Collect” to companies that perform marketing or statement printing services on our behalf, or to other financial institutions with which we have joint marketing agreements (including Bar Harbor Financial Services, a non-affiliated registered broker-dealer).

When we provide nonpublic personal information of customers to a nonaffiliated party under one of the above circumstances, we perform due diligence to confirm that the outside party maintains similar standards of conduct for keeping such information confidential.

Other than financial institutions with which we have joint marketing agreements (including Bar Harbor Financial Services), we do not authorize any non-affiliated party to contact you directly or to disclose any nonpublic personal information that you have provided to us. We do not sell any non-public personal information about you to any non-affiliated parties whatsoever.

We do not share information with our affiliates except as described in the three bullets under “When We May Disclose Information.”

Former Customers:

We do not disclose nonpublic personal information about former customers except as described under “When We May Disclose Information” and as permitted by law.

Opt Out:

This policy does not give you the option to “opt out” of information sharing. This is not to limit your choices but is instead because our existing information sharing practices do not require such an option (or, in certain cases such as subpoenas, such an option is not permitted under the law). We do not sell customer private information.

Confidentiality and Security:

Under the guidelines of our Information Security Program, we maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information. All of our operational and data processing systems are in a secure environment to protect your information from third party access. We have policies and procedures in place to routinely assess the effectiveness of this security.

We restrict employee access to nonpublic personal information about you to those employees who need to know the information to provide products and services to you. We control and monitor this access through strict internal security and departmental policies and procedures. Employees are trained in confidentiality policies at the time of initial employment and periodically thereafter.

We will limit the use and collection of nonpublic personal information about customers to that which is necessary to administer our business, provide service, or notify you of offers that we think will be of interest to you. We will use information gathered to help identify additional products and services that we believe customers might want to know about. We will use this information only in accordance with the principles set out in this policy.

Privacy on the Internet:

We understand the importance of your privacy on the Internet and we are committed to protecting your privacy when using our website. This privacy policy applies in its entirety to anything you might do at our website.

Our website does not collect any nonpublic personal information regarding our customers unless that information is given voluntarily in a request for information regarding our products and services. We will retain all information received electronically for the length of time required by federal or state law, or for the length of time needed to provide you the information you have requested.

Our website may contain links to third party sites which you may find of interest. The privacy practices of any third-party-linked website are not covered by our privacy policy. We are not responsible for the privacy practices, data collection, security, or content of third party websites. You should carefully review any privacy policy posted on a third party website before providing private or confidential information.

Receiving a Copy of This Policy:

Customers may obtain a copy of this Customer Privacy Policy by requesting a copy at any of our branches or by contacting us at:

Bar Harbor Bankshares
ATTN: Compliance Officer
PO Box 400
Bar Harbor, ME 04609-0400
Phone: 1-888-853-7100

This Privacy Policy is provided to customers at the time an account is opened and mailed to all customers annually thereafter.