

## JOHN TESTA EARNS PRESTIGIOUS CHARTERED FINANCIAL ANALYST DESIGNATION

**Ellsworth, Maine**— Curtis C. Simard, President and CEO of Bar Harbor Bank & Trust, along with the Board of Directors, is pleased announce John E. Testa, VP/Investment Officer at Bar Harbor Trust Services, has earned the prestigious Chartered Financial Analyst® (CFA®) designation, the mark of distinction for investment professionals worldwide. Earning this designation demonstrates mastery of the skills most needed for investment analysis and portfolio management decision making in today's fast-evolving global financial industry. John's office is located at 135 High Street in Ellsworth and can be reached by calling 207-669-6815.

John is a graduate of the State University of New York College at Fredonia with a bachelor's degree in Finance. He has passed the Series 7, 63 and 65 securities licenses and has over 10 years of investment experience, managing individual and institutional funds. He began his career at Wells Fargo Private Bank in Greenwich, Connecticut as an Investment Management Specialist, conducting investment research. In addition, John managed, monitored and adjusted portfolios, developing appropriate investment solutions for clients. Prior to joining Bar Harbor Trust Services, John worked for Morgan Stanley in Hartford, Connecticut as a Registered Associate, conducting institutional investment analysis, developing risk management strategies, and reviewing investment policy for endowment and foundation clients.



*John E. Testa, CFA  
VP/Investment Officer  
Bar Harbor Trust Services*

Recipients of the CFA charter have at least four years of industry experience and successfully completed the CFA Program, a graduate-level, self-study curriculum, passing a series of three, six-hour intensive examinations taken in sequence over at least three years, focusing specifically on investment knowledge.

The CFA designation is the definitive worldwide standard by which to measure the competence, integrity, and dedication of financial analysts, portfolio managers, investment advisers, and serious investment professionals. A relevant and evolving curriculum, rigorous examinations, and a stringent application of the CFA Institute Code of Ethics and Standards of Professional Conduct have been hallmarks of the CFA Program. Adherence to the Code and Standards requires charterholders to act with integrity, practice in a professional and ethical manner, exercise independent professional judgement, maintain and improve their professional competence, and put client interests before their own.

“Successful investors recognize the importance of education and knowledge when it comes to choosing an advisor to manage their financial assets, which is why I chose to pursue the CFA designation,” says John. “The Program is rigorously focused on investment knowledge, integrity, and dedication to the industry, so my having the CFA designation will be of help to others when choosing an investment advisor.”

Please join us in congratulating John E. Testa on earning his CFA designation, a global professional investment credential.

CFA Institute is the global association for investment professionals. It administers the CFA and CIPM curriculum and exam programs worldwide; publishes research; conducts professional development programs; and sets voluntary, ethics-based professional and performance-reporting standards for the investment industry. CFA Institute has more than 115,000 members, who include the world's more than 100,000 CFA charterholders, in 138 countries and territories, as well as 138 affiliated professional societies in 60 countries and territories. More information may be found at [www.cfainstitute.org](http://www.cfainstitute.org).

Bar Harbor Bank & Trust is a true community bank with more than \$1.5 billion in assets. Founded in 1887, the Bank offers a full range of financial services for individuals, businesses, and non-profit organizations throughout Maine with 14 branch locations, from Topsham to Lubec. Bar Harbor Trust Services, a subsidiary of the Bank, provides trust administration, investment management, and financial advisory services for individuals, nonprofit organizations, and municipalities throughout Maine and northern New England. For more information call 1-877-475-5399 or go to [www.bhbt.com](http://www.bhbt.com).