

NEWS RELEASE

FOR IMMEDIATE RELEASE

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DATE: April 13, 2020

TITLE: Bar Harbor Bank & Trust is here to serve customers during the COVID-19 crisis

Bar Harbor, Maine – Bar Harbor Bank & Trust has helped our customers navigate many financial crises and economic downturns over the last 133 years. We are committed to serving our customers and supporting them as we navigate through the COVID-19 crisis. We recognize each customer need is unique, and we will continue to provide personalized, individual service and support. If you are experiencing financial difficulties due to COVID-19, we are here to help. Give us a call at 888-853-7100.

Our local branches are open and here to serve you. Our locations with drive ups are available to assist you with your regular transactions at the drive up window. Our branch lobbies are also open by appointment to assist you with any transactions that cannot be handled at the drive up. See below for additional information about your local branch and their hours:

Branch Name: West Lebanon

Branch Address: 83 Main St, West Lebanon, NH 03784

Branch Phone Number: 603-298-7500

Branch Hours:

Monday: 8:30 am - 5:00 pm

Tuesday: 8:30 am - 5:00 pm

Wednesday: 8:30 am - 5:00 pm

Thursday: 8:30 am - 5:00 pm

Friday: 8:30 am - 5:30 pm

Saturday: 9:00 am - 12:00 pm

Types of Service Available: The drive up is available for regular transactions and lobby appointments are available for needs that cannot be handled at the drive up. Please call the branch directly to make an appointment with a banker.

24/7 Remote Banking options: We are proud to provide our customers with many tools to allow them to complete their banking without leaving the safety of their home. We offer online banking (online carrier fees may apply), mobile banking with mobile deposit (mobile carrier fees may apply), telephone banking, and more. Additionally, our locations boast Smart ATMs that allow customers to withdraw money and deposit checks. Don't want to use cash? Consider using your Bar Harbor Bank & Trust debit card with Contactless Payment Technology, just tap and pay. Visit our website to learn more:

<https://www.barharbor.bank/bank-anywhere>

Home mortgage payment relief: If you are wondering what your mortgage payment relief options are as a homeowner, please contact our Customer Service Center at 888-853-7100. They will connect you

with a dedicated team member who will work with you to review all of the options available and build a solution for your particular situation.

Business loan payment relief: If you are a business customer or business owner wondering what your loan payment relief options are, we encourage you to connect with one of our Commercial Bankers. They can discuss the different options available, including the SBA Paycheck Protection Program, and will develop a solution specifically for your needs. Contact one of our branches or our Customer Service Center at 888-853-7100 to get connected with a Commercial Banker.

Cash management solutions: Running your business during this time of social distancing can present challenges and we are here to provide solutions. We can help answer your questions about FDIC insurance, Credit Card Processing, depositing checks remotely, moving money electronically, and more. We offer a variety of products and services to help you run your business remotely, securely and efficiently. Simply give us a call at 888-853-7100 and ask to be connected to our Treasury Services Group.

Beware of scams: Be aware of specific coronavirus related scam information by visiting the Federal Trade Commission's website. Bar Harbor Bank & Trust will never ask you for your personal information without your prompting.

We are here to help. Many of our employees are working remotely to minimize face-to-face contact. Those employees can be contacted directly or by calling our Customer Service Center, which remains open and is ready to assist you. Simply call 1-888-853-7100. Be safe and be well. We are here for you. You can learn more about our response to coronavirus here: www.barharbor.bank/coronavirus

Bar Harbor Bankshares (NYSE American: BHB) is the parent company of its wholly owned subsidiary, Bar Harbor Bank & Trust. Operating over 50 locations across Maine, New Hampshire and Vermont, Bar Harbor Bank & Trust is headquartered in Bar Harbor, Maine and has more than \$3.6 billion in assets. As a leading Northern New England community bank, Bar Harbor Bank & Trust offers a full range of personal and business banking services, as well as wealth management services through its subsidiaries Bar Harbor Trust Services and Charter Trust Company. For more information about Bar Harbor Bank & Trust, visit www.barharbor.bank or call 888-853-7100. Member FDIC.

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