

Institution	Bar Harbor Bank & Trust	Bath Savings Institution	Camden National Bank	Northeast Bank	First National Bank	Bangor Savings Bank
Contact Person	Jennifer Seekins	Deborah Anderson	Joshua Adams	Matthew Colpitts	Jake Miller	Derek Racine
Phone	949-4023	563-3116	518-5608	907-6226	593-1014	942-5211
Email	jseekins@barharbor.bank	danderson@bath-savings.bank	jadams@camden-national.bank	mcolpitt@northeastbank.com	jake.miller@thefirst.com	derek.racine@bangor.com
FDIC or NCUA	FDIC	FDIC	FDIC	FDIC	FDIC	FDIC
<b>General Fund</b>						
Transaction Fees (Y/N)	No	No	No	No	No	Yes
Explanation						
Payroll and Electronic Fund Transfer						
Transaction Fees (Y/N)	No	No	No	No	No	Yes
Explanation						
<b>Sweep Investment Account</b>						
Fee Structure	No Charge	No Charge	No Charge	No Charge	No Charge	\$0
Index	3.68 Rate/3.75 APY	Federated Rate	Fed Funds Target Upper Bound minus 0.50%	EFFR	85% EFFR	75% SOFR
Expected Return	\$38,210.00	Tiered	4.00%	4.35	3.68	
<b>Activity/Club Accounts</b>						
Fee Structure	No Charge	No Charge	No Charge	No Charge	No Charge	\$0
Index	TBD	Federated Rate	Fed Funds Target Upper Bound minus 0.50%	EFFR	85% EFFR	75% SOFR
Expected Return	---	Tiered	4.00%	4.35	3.68	

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<b>Certificate of Deposit</b>						
Fee Structure	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
*3-mo Rate						4
*3-mo APY						4.08
6-mo Rate	4.07	4.1875	TBD		4.25	
6-mo APY	4.15	4.28	TBD	4.5	4.35	
*9-mo Rate	3.928					4
*9-mo APY	4					4.08
12-mo Rate	3.83	4.125	TBD		3.92	
12-mo APY	3.9	4.21	TBD	4	4	
*15-mo Rate						3.75
*15-mo APY						3.82
18-mo Rate		4.125	TBD		3.73	
18-mo APY		4.21	TBD	3.5	3.8	
*39-mo Rate						3.5
*39-mo APY						3.56
*54-mo Rate						3.25
*54-mo APY						3.3
<b>Deposits</b>						
Transaction/Processing Fee	No	No	No	No	No	Yes
Explain						
Electronic Deposit Capture	No	Yes	Yes	Yes	Yes	Yes
Equipment/Software Free	No	Yes	Yes	Yes	Yes	Yes
Evening Cut-off Time	--	17:00	19:00	19:00	15:00	18:00
<b>On-Line Banking</b>						

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Transaction/Processing Fee	No	No	No	No	No	Yes
Explain						
Installation/Programming Fee	No	No	No	No	No	Yes
Explain						
Equipment/Software Free	No	Yes	Yes	Yes	Yes	No
Multiple Security Levels	No	Yes	Yes	Yes	Yes	Yes
<b>Electronic Banking Services</b>						
Installation/Programming Fee	No	No	No	No	No	Yes
Explain						
Transaction-Processing Fee	No	No	No	No	No	Yes
Explain						
Daily Cut-off time	--	17:00	17:00	16:00 ACH / 19:00 Remote deposit	15:00	22:00
<b>Other Required Services (No Fee)</b>						
Fraud Prevention		X	X	X	X	
ACH Block			X	X	X	
Electronic Debit Block			X	X	X	
Stop Payments	X	X	X	X	X	
Re-deposit returned items	X	X	X	X	X	X
Overdraft Protection	X	X	X	X	X	X
Wire Transfers	X	X	X	X	X	

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Bounced Checks		X	X	X	X	
Downloadable Check Reconciliation File	X	X	X	X	X	X
<b>Supplies Provided (No Fee)</b>						
Deposit Tickets	X	X	X	X	X	X
Coin Wrappers	X	X	X	X	X	X
Bill Bands	X	X	X	X	X	X
Coin Bag Seals	X	X	X	X	X	X
Rubber Deposit Stamps	X	X	X	X	X	X
Deposit Bags	x	X	X	X	X	X
*Checks		X		_X_		
Free ACH Services	Yes	Yes	Yes	Yes	Yes	No
Night Deposit	Yes	Yes	Yes	Yes	Yes	Yes
Maximum Federal Insurance	\$250,000.00	\$250,000.00	\$250,000.00*	\$180,000,000.00	\$250,000.00	\$250,000.00
Additional Deposit Insurance (purchased at no cost)	Yes	Yes	Yes	Yes	Yes	Yes
Community Support	Pg 5	Not included	Pg 26	Pg 23	Included	Included
References	Pg 12	Pg 3	Pg 28	Pg 24	Included	Included