

Important Account Information

Please take a few minutes in regard to an upcoming change to how one-time Debit Card and ATM transactions may be affected.

Enclosed is an important document related to Federal Reserve Regulation E. This Federal Reserve regulation addresses the rights and liabilities of consumers and banks involved in Electronic Funds Transfers.

Changes in Regulation E require banks to obtain a customer's consent before the bank can charge a fee for authorizing or paying any one-time Debit Card or ATM transaction that would overdraw the customer's account. These transactions will no longer be processed without your consent.

We encourage you to review the enclosed document titled "What you need to Know about Overdrafts and Overdraft Fees." The lower section of the document contains an Overdraft Notification Form. Please make your selection and return the form using the enclosed self-addressed envelope. Please contact us with any questions or concerns.

Thank you for your attention,



bhbt.com

1-888-853-7100

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices, Overdraft Honor, that comes with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices, (Overdraft Honor). To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following type of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Bar Harbor Bank & Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$29.50 each time we pay an overdraft.
- There is a limit on the total fees we will charge you for overdrawing your account. We will not charge for more than 5 transactions per day.

What if I want Bar Harbor Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-888-853-7100, or complete the form below and bring it to your local branch, or mail in the enclosed postage paid envelope to: Bar Harbor Bank & Trust, PO Box 400; Bar Harbor, ME 04609.

Overdraft Notification Form

_____ I do not want Bar Harbor Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Bar Harbor Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions. *** You have the right to revoke this authorization at any time and may do so by calling us at 1-888-853-7100.

Printed Name _____

Signature _____

Date _____

Account Number _____