



FACTS	WHAT DOES CHARTER TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p> <p>Charter Trust Company has always considered the personal information of our clients as highly confidential. As a fiduciary, it has been the Company's long-standing practice to exercise the highest standards to protect information about you and keep this information confidential at all times.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and assets <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Charter Trust Company chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Charter Trust Company share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or for audit and regulatory monitoring	YES	NO
For our marketing purposes —to offer our products and services to you	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call 603-224-1350 or questions@chartertrust.com
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Who we are	
Who is providing this notice?	Charter Trust Company, an affiliate of Bar Harbor Bankshares.
What we do	
How does Charter Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Charter Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or give us your contact information ▪ pay your bills or seek financial or tax advice ▪ make deposits or withdrawals from your account. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Charter Trust Company is an affiliate of Bar Harbor Bankshares.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Charter Trust Company does not share information with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Charter Trust Company does not jointly market.
Other important information	
<p>Charter Trust Company is an affiliate of Bar Harbor Bankshares, is chartered under the laws of the State of New Hampshire and is subject to regulatory oversight by the New Hampshire Banking Department. Bar Harbor Bankshares is chartered, licensed or registered under the laws of State of Maine and is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against Bar Harbor Bankshares or its affiliates should contact the FDIC through one of the following means: In person, by U.S. Mail: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106, Telephone: 800-378-9581 or 800-925-4618 TTY, or Online at www.fdic.gov/consumers/assistance/index.html</p> <p>VERMONT RESIDENTS: Except as permitted by law, we will not share information we collect about you with nonaffiliates unless you call us at 603-224-1350 and authorize us to do so.</p>	