

*Welcome* to Camden National Bank.

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• Commercial / Treasury Management / Government Banking • .....  
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# Warm Welcome to Camden National Bank.

*We're here to help you with the transition.*

On behalf of all of us at Camden National Bank, we are pleased to welcome you.

As a community bank, with one of the most experienced banking teams, we strive to provide our customers with dedicated, personalized service and sophisticated solutions to meet all of your banking needs.

We are committed to ensuring this transition is as smooth as possible. Please do not hesitate to contact your Northway Bank relationship manager or [treasurymanagement@camdennational.bank](mailto:treasurymanagement@camdennational.bank) with any questions or concerns you may have, and please visit [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome) for additional information and resources.

We look forward to helping you with all your financial needs.

Sincerely,



Jennifer Bowring  
Director of Treasury Management and Government Banking

## What you need to know today:

- This Welcome Package contains important conversion resources for you and your team.
- Your final Northway Bank account statement will contain all of your account information as of Friday, March 14th.
- Your online banking Login ID will remain the same. You can access step-by-step instructions on how to log in for the first time on or after March 17th at [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome)
- We are hosting a series of webinars starting February 25th. These are designed to help you through the transition and will provide detailed training on Camden National Bank's online banking platform, TreasuryLink. To register, please visit [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome) on or after February 18th.

## Important Dates: What to Expect & When

<b>Beginning February 18th</b>	<ul style="list-style-type: none"><li>• Please register for our online banking platform, TreasuryLink, webinar trainings at <a href="http://www.CamdenNational.bank/commercial/welcome">www.CamdenNational.bank/commercial/welcome</a></li></ul>
<b>Friday, March 14th</b>	<ul style="list-style-type: none"><li>• All Northway Bank locations will close at 2pm</li><li>• ACH transactions and wires can be made until 1pm</li><li>• Remote deposit capture will be available until 4pm</li><li>• There will be no online access to your account from 4pm on Friday, March 14th through Sunday, March 16th</li><li>• Night deposit boxes will be processed as usual on the next business day (Monday, March 17th)</li></ul>
<b>Saturday, March 15th – Sunday, March 16th</b>	<ul style="list-style-type: none"><li>• All Northway Bank locations will be closed</li><li>• Our customer care team will be available during conversion weekend (March 14-17th) to help support you through this transition. Call us at 800-860-8821 and a real person will be available each day to help between 7am and 11pm on weekdays and 9am and 5pm over the weekend.</li></ul>
<b>Monday, March 17th</b>	<ul style="list-style-type: none"><li>• All Northway Bank locations will open during their normal banking hours, operating as Camden National Bank</li><li>• Log into TreasuryLink at <a href="http://www.CamdenNational.bank">www.CamdenNational.bank</a></li></ul>

## Critical Things You Need to Do:

- **Attend Training Webinars:** Visit our integration webpage at [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome) to register for these important online trainings that will begin on February 25th and will prepare you to successfully log in and utilize our online banking platform, TreasuryLink.
- **Log in for the First Time:** If you are an online banking customer, your Login ID will remain the same. The first time you log into TreasuryLink, you will need to retrieve a secure access code to create a new password and register your device or browser. We recommend requesting your code via text message (SMS). You can access step-by-step instructions on how to log in for the first time at [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome).

# Webinar Schedule

Please join us for our webinar tutorials that will review Camden National Bank’s online banking platform, TreasuryLink. Beginning February 18th, you can register for our webinar sessions at [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome)

Webinar	Details	Dates
<p><b>Camden National Bank Business Online Banking Training: Administrator Rights &amp; User Management</b></p>	<p>This 45-minute webinar will review administrator rights, establishing users, and assigning rights.</p>	<ul style="list-style-type: none"> <li>• Feb 25, 2025 at 10:00 AM ET</li> <li>• Feb 26, 2025 at 10:00 AM ET</li> <li>• Mar 4, 2025 at 10:00 AM ET</li> <li>• Mar 5, 2025 at 10:00 AM ET</li> </ul>
<p><b>Camden National Bank Business Online Banking Training: Automated Clearing House (ACH) &amp; Wire Transfers</b></p>	<p>This 60-minute webinar will review processing ACH and wire payments, managing recipients and subsidiaries, and tax payments.</p>	<ul style="list-style-type: none"> <li>• Feb 25, 2025 at 11:00 AM ET</li> <li>• Feb 26, 2025 at 11:00 AM ET</li> <li>• Mar 4, 2025 at 11:00 AM ET</li> <li>• Mar 5, 2025 at 11:00 AM ET</li> </ul>
<p><b>Camden National Bank Business Online Banking Training: Check &amp; ACH Positive Pay Services Training</b></p>	<p>This 60-minute webinar will review processing exceptions, uploading check issue files, creating ACH rules (filters), and reporting.</p>	<ul style="list-style-type: none"> <li>• Feb 25, 2025 at 1:00 PM ET</li> <li>• Feb 26, 2025 at 1:00 PM ET</li> <li>• Mar 4, 2025 at 1:00 PM ET</li> <li>• Mar 5, 2025 at 1:00 PM ET</li> </ul>

Prior to taking the above webinars, please view our recorded **Log in to Your Online Banking** video on our integration webpage: [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome)

# Great things are on the way!

As we become a stronger organization, we look forward to better serving your business banking needs with additional products and services, all backed by an experienced team of knowledgeable professionals.

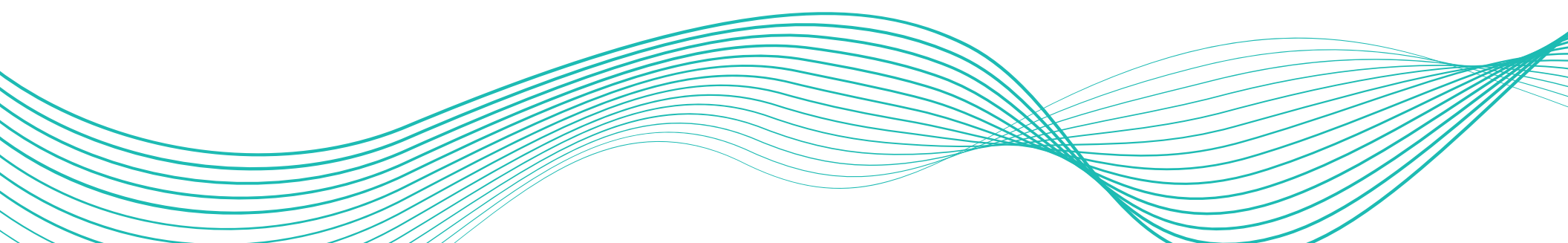
### The Commercial Loan Support Team will help you with:

- Billing and payment inquiries
- Commercial loan questions
- Commercial loan maintenance
- General commercial loan servicing needs

### Enjoy the latest products and services:

- Award-winning TreasuryLink online banking platform
- An experienced and dedicated team of professionals available to support your needs
- Full suite of cash management services to continue to meet and exceed your day-to-day cash flow needs
- Account analysis statements
- Collateralization products for our customers

### Service cutoff times:

- Remote Deposit Capture (RDC) deposits can be submitted up until 7pm for same-day credit posting, and RDC deposits made before 3pm also have same-day availability.
  - Process ACH files until 7pm daily, for next-day availability (excludes weekends and holidays) and same-day ACH up until 4pm daily.
  - Outgoing domestic wire transfers can be processed until 5pm.
  - Outgoing international wire transfers can be processed until 3:30pm.
  - Make pay or return decisions for positive pay exceptions until 1pm.
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# Commercial Loan Frequently Asked Questions

## Q. Will the terms and conditions of my commercial loan remain the same?

A. Yes, commercial loans converting to Camden National Bank will retain the same rates and terms that are currently in place. These loans include term loans, lines of credit, and overdraft protection lines of credit.

## Q. Is my loan number going to change?

A. No, your loan number will remain the same.

## Q. Is the loan officer I have been working with going to change?

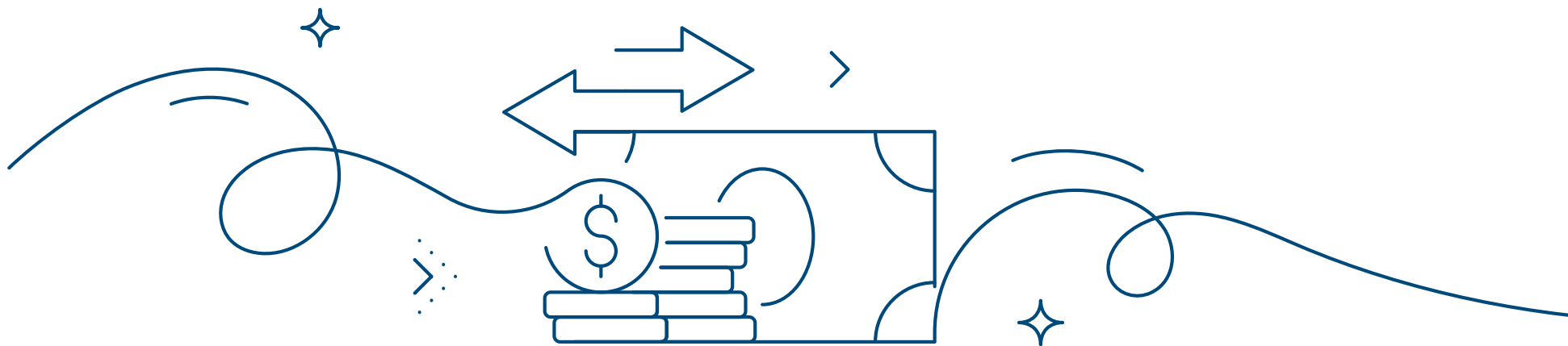
A. It is very likely your current relationship manager will continue to work with you. In the event of a change, you will be notified, and your assigned relationship manager will reach out to you to schedule an introductory meeting.

## Q. Will my online banking access to loans and lines of credit change?

A. No, everything you have access to now in your Northway Bank's online banking will be mapped over to TreasuryLink, Camden National Bank's online banking platform.

## Q. I have my loan or line of credit on autopay. Will my payment continue to be on autopay?

A. Yes, we will make every effort to ensure that the autopay features continue. In the event where an autopay issue occurs, we will notify you and work with you to resolve the issue.





## Treasury Management / Government Banking Frequently Asked Questions

Your cash management services with Northway Bank will automatically convert to Camden National Bank. Our experienced experts will look at your unique business needs and objectives and provide solutions from an array of products and services that can be used to improve cash flow, reduce costs, increase control over your cash, and maximize the productivity of your staff. We will tailor our solutions to meet your needs.

### Q. Will I need to sign a new Online Banking Agreement?

A. No, you will not need to sign a new agreement to continue accessing your current cash management services.

### Q. Will I need new login credentials for online banking?

A. You will use your current Northway Bank Login ID, but will be prompted to change your password when you first log in, on or after March 17th.

### Q. Will I receive training on the new online banking system?

A. Yes, we will host a number of live webinars beginning on February 25th that will also be recorded, so that you can review them at your convenience. Please visit [www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome) to register.

### Q. How do I access TreasuryLink?

A. TreasuryLink can be accessed at [www.CamdenNational.bank](http://www.CamdenNational.bank). Please make sure to bookmark the page or make it a favorite for future reference.

### Q. Will I still be able to initiate Automated Clearing House (ACH) transactions?

A. Yes, if you are a current customer using this service you may continue to initiate ACH transactions through TreasuryLink. At Camden National Bank, ACH origination files received Monday through Friday, between 6am and 7pm, are processed the day they are received. We use Symantec VIP tokens as an added layer of authentication when releasing ACH and wire transactions.

### Q. What is the process for wire transfers?

A. You can continue to process wires as you normally do today. Both domestic and international can also be processed at your local Camden National Bank banking center. We use Symantec VIP tokens as an added layer of authentication when releasing ACH and wire transactions.

# Treasury Management / Government Banking Frequently Asked Questions

## Q. Will my Wire and ACH templates transfer over to Camden National Bank?

A. Yes, your wire and ACH templates will transfer to TreasuryLink, our online banking platform.

## Q. Will I need to get a new token?

A. No, if you were issued a token by Northway Bank you will not need a new token. You will continue to use your token to authenticate ACH and wire transfers at the time they are authorized.

## Q. Will I need to get a new Remote Deposit Capture scanner?

A. No, you will continue to have the ability to scan and transmit check images from your current equipment. If you are an online banking user, you will have the ability to log in to remote deposit capture using our online banking platform, TreasuryLink. Please visit our integration resource page for more information:  
[www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome)

## Q. How do I pay for my services?

A. All Treasury Management (Cash Management) & Government banking customers are placed on the account analysis statement service. Account analysis helps banking customers understand their monthly account activity specifically related to transaction volume and associated fees. The summary includes the average daily collected balance, applicable monthly transaction fees and volume, cash management services fees, and any additional fees that may have been incurred during the month. Customers will have the opportunity to learn more about account analysis by visiting our integration resource page at:  
[www.CamdenNational.bank/commercial/welcome](http://www.CamdenNational.bank/commercial/welcome) or by reaching out to our dedicated support team at 866-265-9195.

If you would like to speak with a Camden National Bank representative, please email:  
[treasurymanagement@camdennational.bank](mailto:treasurymanagement@camdennational.bank)