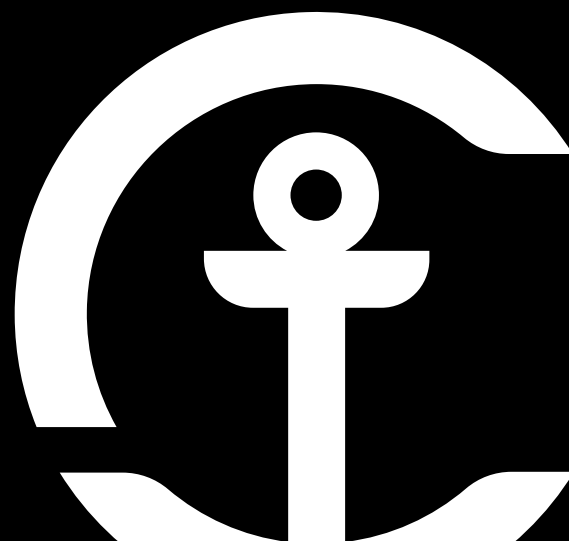
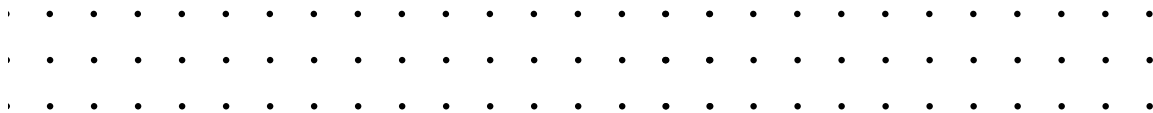


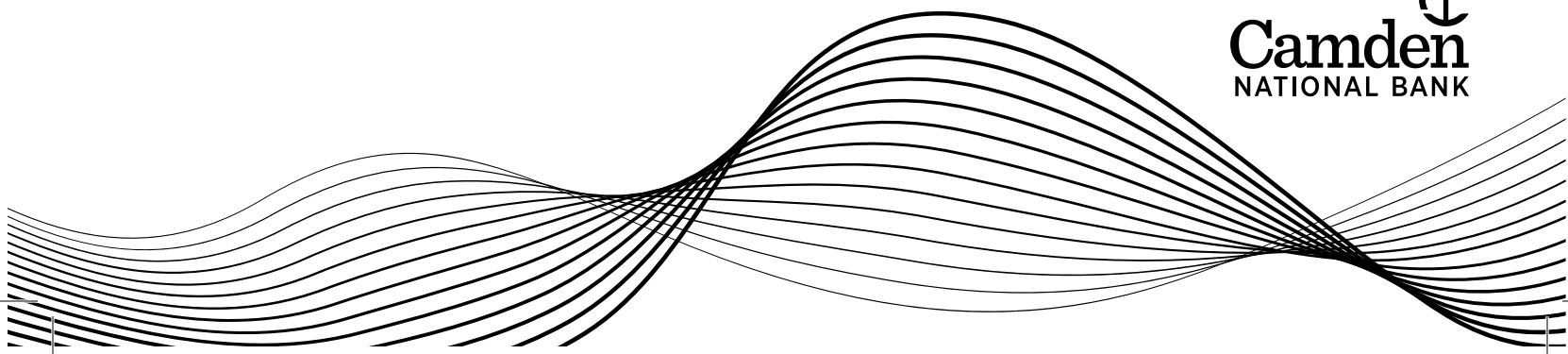
*Guide* to  
Accounts & Services



Your important account details are only a page away.



  
**Camden**  
NATIONAL BANK





## Welcome to Camden National Bank.

**We're so happy to have you here.**

Our accounts are designed to support your financial journey. We've put together this guide that contains the important disclosures that apply to your Camden National Bank personal and business deposit accounts, including the details, benefits, and fees—all in one centralized place!

**We're here for you.**

We're passionate about ensuring you have the financial solutions you need. If you have any questions about your Camden National Bank accounts, the terms and conditions or any of the enclosed disclosures, we are here to assist you. Please contact your local banking center or call us 24/7 at 800-860-8821.

We look forward to having you as our customer.

Member  
**FDIC**

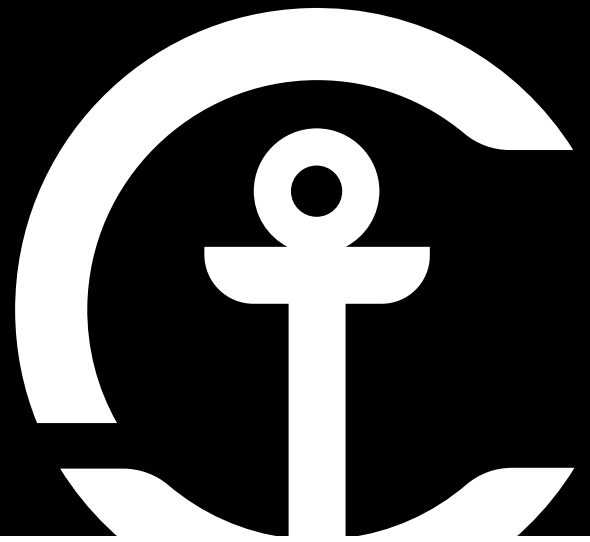
  
**Camden**  
NATIONAL BANK

*Visit:* [CamdenNational.bank/welcome](https://CamdenNational.bank/welcome) *Call Us:* 800-860-8821 *Stop by:* Drop in at one of our 73 banking centers

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IMPORTANT INFORMATION  
PERTAINING TO ***ALL CUSTOMERS***

*Visit:* [CamdenNational.bank/welcome](https://CamdenNational.bank/welcome) *Call Us:* 800-860-8821 *Stop by:* Drop in at one of our 73 banking centers



## NOTICE OF IMPORTANT TERMS GOVERNING YOUR NEW CAMDEN NATIONAL BANK ACCOUNT(S)

As you transition to Camden National Bank, we want you to understand the terms and conditions, fees and charges that may apply to your accounts. As part of our commitment to you, the information contained in this section introduces new terms that govern certain aspects of your account(s). These changes relate to your Account Agreement, Electronic Funds Transfer Disclosure and Agreement, Fee Schedule, Funds Availability Disclosure, Privacy Policy and disclosures addressing our overdraft services and fees. The new terms and disclosures will take effect on March 17, 2025.

We highlight some of the more important changes below, however we have included a full copy of each document referenced, so that you can understand all the terms and disclosures that govern your account. We encourage you to carefully review all the documents provided with this notice and save them for future reference.

### TIME DEPOSIT AND IRA TERMS

Throughout our merger process, Northway Bank and Camden National Bank have sought to ensure that all of your accounts and services are able to make the transition with minimal impacts to you. To that end, we have sought to map every existing Northway account product to a product which will continue post-merger. Although we have been able to do so for most Northway products, there are a few which will require a change in the terms and conditions in order to map properly.

If you have a Northway IRA with a term of less than 12 months, you may note that your current account terms state that, upon maturity, your account will automatically renew for the same term. If this is the case, your renewal term will change, effective 30 days from the date of this notice, to state that your account will automatically renew into a 12-month IRA. No other terms will be affected by this change. If you do not wish for your IRA to renew under these terms, you retain the same rights under your existing contract to choose from other available terms. You may do so by contacting us as follows: come into any banking center or call 800-860-8821.

If you have a Certificate of Deposit (CD) or other Time Deposit Account with a term of other than a multiple of 6 months you may note as above that your current account terms state that, upon maturity, your account will automatically renew for the same term. If this is the case, your renewal term will change, effective 30 days from the date of this notice, to state that your account will automatically renew into a CD or other applicable Time Deposit Account with a term that is a multiple of 6 months, as described in the table below:

Existing Northway Term	Post-merger account will renew at the following term
30-91 days	3 months
92-364 days or 4-11 months	6 months
365-500 days or 12-17 months	12 months
525-729 days or 18-23 months	18 months
730-911 days or 24-26 months	24 months
912-1094 days or 30 months	30 months
1095-1459 days or 36-37 months	36 months
1460-1825 days or 48-59 months	48 months
1826+ days	60 months

No other terms will be affected by this change although there may be other separate changes as described further in this guide. If you do not wish for your CD or other Time Deposit Account to renew under these terms, you retain the same rights under your existing contract to choose from other available terms. You may do so by contacting us as follows: come into any banking center or call 800-860-8821.

## ACCOUNT AGREEMENT

### ALTERNATIVE DISPUTE RESOLUTION ADDENDUM TO DEPOSIT ACCOUNT AGREEMENT

Camden National Bank's Account Agreement includes a dispute resolution section that provides for mandatory arbitration of any disputes regarding your account. The new section includes

**AN ARBITRATION AGREEMENT, A JURY TRIAL WAIVER, AND A CLASS ACTION WAIVER. IT IS IMPORTANT THAT YOU READ THESE DISPUTE RESOLUTION PROVISIONS CAREFULLY.**

You have until April 18, 2025 to exercise your right to opt out of the arbitration provision. Please see the enclosed ALTERNATIVE DISPUTE RESOLUTION ADDENDUM TO DEPOSIT ACCOUNT AGREEMENT ("ADR Addendum") for more information, including instructions for how to opt out of the arbitration provision. If you wish to opt out of the arbitration provision, you must mail us written notice of your decision, as specified in the ADR Addendum, postmarked by April 18, 2025. Your opt out notice must include your name, address, account number for each account you wish to opt out and your signature and must be mailed to:

Legal Department, Camden National Bank, 245 Commercial St., Rockport, ME, 04856

## UNDERSTANDING OVERDRAFT SERVICES AND FEES

1. The Understanding Overdraft Services and Fees disclosure provides detailed information about Camden National Bank's overdraft services and how to help you avoid Overdraft Fees and Returned Item (NSF) Fees.
2. Camden National Bank's Progressive Pay service operates differently than any overdraft service you were previously offered. Previously, Overdraft Coverage was offered to all eligible account holders within fixed limits ranging between \$300.00 to \$1,500.00. In place of that system, all eligible accounts will be opted into an automated system that performs a continual evaluation of all accounts to determine an overdraft limit based on ability to repay.

As a result, here are some of the changes you will experience:

- Your overdraft limit may change as frequently as daily.
- Your overdraft limit may be lower or higher than your previous fixed overdraft limit.
- Your overdraft limit may be reduced to \$0, which may result in transactions being returned unpaid to merchants or other third parties due to insufficient funds and may also result in fees being imposed by those third parties.

Financial institutions are required to operate in accordance with safety and soundness standards and are encouraged to ensure that their account holders have the ability to repay overdrawn balances before covering non-sufficient funds items. Therefore, we have opted to utilize an automated system based on algorithms, or a set of rules, which performs a daily evaluation of all accounts to determine whether the account appears to have the ability to repay an overdrawn balance and, if so, how much. The software weighs numerous variables, including but not limited to:

- Age of Account
- Deposit Amounts
- Deposit Regularity
- Previous Overdraft Activity and Repayments
- Account Status
- Status of Loan Obligations

Please refer to the Understanding Overdraft Services and Fees Disclosure for further details of the program, how you may avoid fees and other options for covering transactions when there is an insufficient balance.

A limit of \$0 does not necessarily mean that your transaction will not be paid into overdraft, or that you have been removed from the Progressive Pay service. It does substantially increase the likelihood that we will not process such transaction against insufficient funds. However, if you are eligible for Progressive Pay, the system will continue to evaluate your account each day and may increase the limit above \$0 on any day. Only if you have been removed from eligibility will the limit not increase

above \$0. A limit of \$0 or removal from eligibility may result in transactions being returned unpaid to merchants or other third parties due to insufficient funds, and also may result in fees being imposed by those third parties.

Your Account Agreement describes the duties, obligations and rights of the Depositor, as well as the Authorized Signatories and the institution with regard to the account. It contains important additional information relevant to overdraft, such as our funds availability policy and posting order of transactions. The terms of your Account Agreement supersede this overdraft policy in any potential conflict of terms.

## FEE SCHEDULE

The following fees have been updated or added:

Financial Product or Service	Fee Change
Wire- Outgoing Domestic	\$25.00
Early Closure of Deposit Account (closed within 6 months)	\$25.00
Money Order	\$5.00
Treasurer's Check	\$8.00
Legal Processing for Levies, Garnishments, Court Orders, or other Document Production	\$150.00, plus \$30.00 per hour
Stop Payment	\$35.00
Overdraft Fee (limit of 4 per day for consumer accounts)	\$35.00
Coin Wrapping/Counting	\$0.20 per roll
Night Drop Locking Bag	\$35.00
Safe Deposit Box Drilling	\$200.00
Financial Product or Service	New Fee
Wire- Additional Not In Person	\$75.00

Fees may vary for Treasury Management customers. Please refer to your periodic deposit account statement for details or reach out to your Treasury Management Sales Advisor.





## ALTERNATIVE DISPUTE RESOLUTION ADDENDUM TO DEPOSIT ACCOUNT AGREEMENT

### **AGREEMENT TO ARBITRATE; JURY TRIAL WAIVER AND CLASS ACTION WAIVER.**

This section of your deposit account agreement constitutes the Arbitration Agreement between you and us. **READ THIS SECTION CAREFULLY AS IT AFFECTS HOW LEGAL DISPUTES BETWEEN YOU AND US ARE RESOLVED. IF YOU DO NOT OPT OUT AS PROVIDED BELOW, ALL DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO BINDING INDIVIDUAL ARBITRATION.** Solely for purposes of this Arbitration Agreement, the terms “we” and “us,” in addition to referring to Camden National Bank, also refer to Camden National Bank’s employees, officers, directors, parents, agents, subsidiaries, affiliates, successors and assigns.

From time to time, you may have concerns having to do with your account or other matters. Most concerns can be resolved by calling our customer service representatives at 1-800-860-8821. In the event that a Dispute (defined below) arises between us, you and we agree to resolve the Dispute exclusively through binding individual arbitration before the American Arbitration Association (“AAA”) in accordance with terms set forth below (“Arbitration Agreement”), and not through litigation in any court or any other forum. Some rights (such as the right to obtain information from the other party and the right to appeal a decision) may be more limited in arbitration than they would be in a court proceeding. You and we agree and acknowledge that in our relationship arising from this deposit account agreement and your account, the parties are participating in transactions that involve interstate commerce, and that the Federal Arbitration Act (“FAA”) governs the interpretation and enforcement of this Arbitration Agreement.

**JURY TRIAL WAIVER. YOU AND WE AGREE TO WAIVE ANY RIGHT YOU OR WE MAY HAVE TO A JURY TRIAL OR TO THE OPPORTUNITY TO LITIGATE ANY DISPUTE IN COURT.**

**CLASS ACTION AND CLASS ARBITRATION WAIVER. YOU AGREE TO WAIVE ANY RIGHT YOU MAY HAVE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION AGAINST US OR TO PARTICIPATE IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY SOMEONE ELSE. ANY ARBITRATION SHALL BE INDIVIDUAL ARBITRATION, ON BEHALF OF THE NAMED PARTIES ONLY; THERE WILL BE NO CLASS ARBITRATION OR OTHER REPRESENTATIVE ARBITRATION.** You agree not to join in a Dispute with anyone other than persons who are joint account owners or beneficiaries on your account.

**YOUR RIGHT TO OPT OUT.** You have the right to opt out of this Arbitration Agreement, and doing so will not affect any other terms of this deposit account agreement or your relationship with us. **TO OPT OUT OF THIS ARBITRATION AGREEMENT, YOU MUST MAIL US WRITTEN NOTICE OF YOUR DECISION, POSTMARKED WITHIN 30 DAYS OF THE OPENING OF YOUR ACCOUNT.** Your opt out notice must include your name, address, account number and your signature and must be mailed to: Legal Department, Camden National Bank, 245 Commercial St., Rockport, ME, 04856 (“Notice Address”). This is the sole and only method by which you can opt out of this Arbitration Agreement. For joint accounts, an opt-out notice signed by one account owner shall apply to all owners listed on the account. This Arbitration Agreement will apply to any Dispute relating to any account(s) for which we do not receive a timely and proper opt-out notice as described in this paragraph (including Disputes involving account owners added to your account in the future). If you do not opt out of the Arbitration Agreement as described in this paragraph, your continued use of your account evidences your acceptance of the Arbitration Agreement’s terms.

**Disputes Covered.** The term “Dispute” includes any and all claims, disputes, actions or other controversies, whether based in contract, tort, statute, fraud or any other legal or equitable theory, that arise out of or are related to this deposit account agreement; your account; any transaction, service, product, fee, or offer related to your account; or any other aspect of the relationship between us. Disputes subject to arbitration include those based on present, future or past events (including events that occurred before the effective date of this deposit account agreement or any earlier agreement governing the terms and conditions of your account), whether asserted as original claims, counterclaims, cross-claims, third-party claims, interpleaders, or in any other form. Notwithstanding the above, this Arbitration Agreement will not apply to any action (including any putative class action) filed in a court of competent jurisdiction on or before March 14, 2025.

**Mail a Notice of Dispute.** If you have a Dispute and our customer service representatives can't resolve it, send a written Notice of Dispute to the Notice Address listed above. The Notice must describe your Dispute and clearly state what you want us to do. If we do not reach an agreement to resolve the Dispute within 30 days after we receive the Notice, either you or Camden National Bank may commence an arbitration proceeding or seek relief in small claims court as specified below.

**Small Claims Court Option.** If a Dispute is for an amount up to the maximum amount that may be sought in a small claims court in the jurisdiction in which you reside, you may elect to assert your claim as an individual action in such small claims court, but in no other court, in lieu of arbitration.

**Initiating Arbitration.** To start an arbitration, a party must send a Demand for Arbitration ("Demand") to the other party and submit a copy of the Demand and filing fee to the AAA. The form of Demand, the ways to submit a Demand to the AAA, and other information about the arbitration process are available at [www.adr.org](http://www.adr.org) or 1-800-778-7879. If you are unable to pay the filing fee, we will pay it directly upon receiving a written request at the Notice Address to do so.

**Arbitration Procedures.** The AAA will conduct the arbitration under applicable AAA Arbitration Rules ("AAA Rules"), as they may be modified by this Arbitration Agreement. Disputes involving consumers shall be subject to the AAA's Consumer Arbitration Rules, as they may be modified by this Arbitration Agreement. Any Dispute submitted for arbitration shall be heard and decided by a single arbitrator. For Disputes less than \$10,000.00, the arbitration will be conducted pursuant to the AAA's Procedures for the Resolution of Disputes through Document Submission unless the arbitrator determines that an in-person, telephone or videoconference hearing is necessary. For Disputes \$10,000.00 or greater, arbitration may be conducted in person, through the submission of documents, or by phone or videoconference, and the parties' right to a hearing will be determined by AAA Rules. Proceedings that cannot be conducted through the submission of documents or by phone or videoconference will take place at a location reasonably convenient for both of us, or if we are unable to agree, at a location determined by the arbitrator.

The arbitrator shall have exclusive authority to resolve any disagreement or controversy relating to the validity, interpretation, scope or enforcement of this Arbitration Agreement, or any other part or term of this deposit account agreement, or the existence or validity of this deposit account agreement as a whole (subject to the appellate and judicial review rights set forth below). All statutes of limitation, defenses, and attorney-client and other privileges that would apply in a court proceeding shall apply in and to the arbitration. No arbitrator shall have authority to entertain any Dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party. Judgment upon any arbitration award may be entered in any court having jurisdiction.

The arbitrator's award shall be final and binding on all parties, except for any right of appeal provided by the FAA. However, if the arbitrator determines that the Class Action and Class Arbitration Waiver is invalid, void or unenforceable for any reason, in whole or in part, that determination is immediately reviewable by a court of law, and the parties hereby submit to the jurisdiction of such court for such purpose. The arbitration shall be stayed during the pendency of any such judicial review, including any appeals, requests for rehearing or petitions for certiorari.

**Costs.** Except as otherwise provided in this Arbitration Agreement, the costs of arbitration will be paid in accordance with AAA Rules. If you prevail in the arbitration, we will reimburse you for any costs of the arbitration that you paid to the AAA (but not your attorneys' fees). If we prevail in the arbitration, you are not required to reimburse us for any costs of arbitration that we paid to the AAA; however, if the arbitrator finds that your Demand was not made in good faith or is frivolous, you agree to reimburse us for all monies previously disbursed by us that are otherwise your obligation to pay under AAA Rules. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses of arbitration, regardless of who prevails, but the arbitrator will have the authority to award attorneys' fees and expert witness fees and expenses to the extent permitted by the AAA's rules or applicable law.

**Rights Preserved.** This Arbitration Agreement does not prohibit you or us from exercising any lawful rights or using other available remedies to preserve, or obtain possession of property; exercise self-help remedies, including set-off rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment or the appointment of a receiver by a court of competent jurisdiction.

**Modification.** Notwithstanding Camden National Bank's right to amend the terms of this deposit account agreement, arbitration of any Dispute will be conducted pursuant to the terms of the Arbitration Agreement in effect at such time as Camden National Bank receives Notice of the Dispute, in writing, at the Notice Address listed above. If we make a change to this Arbitration Agreement (other than address changes), you may reject that change by sending us written notice, within 30

days of the change, to the Notice Address listed above. If you do so, the most recent version of this Arbitration Agreement that was in effect before the change you rejected will apply. This Arbitration Agreement shall survive the closing of your account and remain binding on you and your heirs, legal representatives, successors and assigns.

**Severability.** If any term of this Arbitration Agreement, other than the Class Action and Class Arbitration Waiver, is deemed or found to be invalid, void or unenforceable for any reason, that term shall be deemed severable and shall not affect the validity or enforceability of any remaining term. The Class Action and Class Arbitration Waiver is non-severable and if, following the conclusion of the judicial review process described above, it is deemed or found to be invalid, void or unenforceable for any reason, this entire Arbitration Agreement shall be null and void.

## UNDERSTANDING OVERDRAFT SERVICES AND FEES

At Camden National Bank, we want to make it easy for you to understand the Bank’s checking account services and the fees that may apply to your account. Please review this disclosure carefully to learn more about our overdraft services and to help you avoid Overdraft Fees.

### Progressive Pay: An Overdraft Service for Your Checking Account

Camden National Bank offers Progressive Pay service for checking accounts. If your account is eligible, we will consider authorizing and paying debit transactions that exceed your account’s Actual (Ledger) Balance, instead of automatically declining those transactions or returning them unpaid. Progressive Pay is a discretionary service; the Bank is not obligated to pay any item that exceeds your Actual (Ledger) Balance and may cease paying overdrafts at any time without prior notice of reason or cause.

For our personal checking account customers, the standard Progressive Pay service allows us to authorize and pay overdrafts for checks, other debit transactions made using your checking account number (e.g., ACH debit transactions), and automatic bill payments. We will not authorize and pay overdrafts for ATM or everyday debit card transactions for your personal checking account unless you have opted in to payment of these overdrafts (see Overdraft Services Consent Form). If you do not opt in, we will decline any ATM or everyday debit card transaction that exceeds your Available Balance.

For our business checking account customers, Progressive Pay automatically allows us to authorize and pay overdrafts for all transaction types except certain transfers between Camden National Bank accounts.

## WHAT PROGRESSIVE PAY COVERS

Transaction	Personal Accounts	Business Accounts
Checks or withdrawal slips	Yes	Yes
Automatic payments (e.g., recurring phone bill, or utilities)	Yes	Yes
Recurring debit card purchases (e.g., subscriptions)	Yes	Yes
Everyday debit card purchases (e.g., coffee shop purchase or groceries)	Optional	Yes
ATM withdrawals	Optional	Yes
Transferring money between Camden National Bank accounts through online or telephone banking	No	No
Send Money with Zelle®	No	No

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Both personal and business checking account customers may opt out of Progressive Pay at any time. Personal checking account customers may also revoke their consent to Progressive Pay for ATM and everyday debit card transactions without removing overdraft services for other transactions. Visit a Camden National Bank branch, call 800-860-8821, or send a secure message from your online banking account for more information or to remove Progressive Pay services from your account.

Progressive Pay is typically extended only to accounts in good standing, which requires, but is not limited to, the following account characteristics: (a) consistent deposit activity, including sufficient deposits to bring your account balance positive

at least once every 30 calendar days (including payment of all bank fees and charges); (b) no excessive overdraft usage that suggests you are treating Progressive Pay as if it were a line of credit; and (c) not subject to any legal or administrative order, levy, or lien.

### **What is an overdraft?**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We use your Actual (Ledger) Balance to determine whether you have enough money in your account to pay an item when it is presented for payment. If your Actual (Ledger) Balance is insufficient to pay an item when it is processed in the order set forth below, we may, in our sole discretion, pay the item (creating an overdraft) or return the item unpaid (NSF). If you overdraw your account, you agree to immediately pay all fees, overdrafts, and other amounts you owe us. For further explanation of how we calculate your Actual (Ledger) Balance, see the “Understanding Your Account Balance” Addendum to your Account Agreement.

### **When are fees charged?**

We may charge you an Overdraft Fee of \$35.00 if we pay an item that exceeds your Actual (Ledger) Balance. You will receive a notice for every overdraft or returned item processed through your account. Your periodic checking account statement reflects the total Overdraft Fees charged during the period and for year-to-date. We will not charge a fee if we return an item unpaid due to an insufficient Actual (Ledger) Balance; you may, however, be subject to third-party fees for the returned item.

Please be aware that third parties sometimes resubmit items that we return unpaid. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee may be assessed if the item is paid and it exceeds your Actual (Ledger) Balance. We determine whether a debit card transaction overdraws your account at the time the merchant submits the transaction for payment, not at the time of authorization (when you swipe your card). We will not, however, charge Overdraft Fees for debit card transactions that we authorize when you had a positive Available Balance, even if your Actual (Ledger) Balance is insufficient to pay the item at the time it is submitted for payment. See our Electronic Fund Transfer Disclosure and Agreement (personal accounts) or Business Card Agreement (business accounts) for more information.

For personal checking accounts, we will not charge more than four (4) Overdraft Fees on any one business day. In addition, you will not be charged Overdraft Fees for ATM withdrawals or everyday debit card transactions unless you have opted in to Progressive Pay for ATM and debit card transactions. These limitations do not apply to business checking accounts. For all checking accounts (personal and business), we will not charge an Overdraft Fee if your end-of-day Actual (Ledger) Balance is overdrawn by \$5 or less; additionally, we will not charge you an Overdraft Fee on any individual transaction presented for payment that is \$5 or less.

### **Processing of Transactions / Payment Order of Items:**

The order in which transactions are processed and posted to your account may affect the total number of Overdraft Fees you incur. When a debit transaction is “posted,” it means the Bank has paid the item. We currently process and post items at the end of each business day, as follows:

- First, we add to your Actual (Ledger) Balance deposits and other credits.
- Second, we subtract from your Actual (Ledger) Balance debit card transactions and ATM withdrawals, in chronological order from oldest to newest. Transactions without a timestamp are posted after the others, from the lowest dollar amount to the highest.
- Third, we subtract from your Actual (Ledger) Balance other electronic transactions by type. Transactions of the same type are processed from the lowest dollar amount to the highest.
- Fourth, we subtract from your Actual (Ledger) Balance checks in check number order from lowest to highest, followed by in-person transactions from the lowest dollar amount to the highest.
- Finally, we subtract from your Actual (Ledger) Balance non-transactional fees (such as a paper statement fee). Fees that are caused by a transaction, such as an Overdraft Fee, are processed and posted immediately after the transaction that caused the fee.

## Avoiding Overdrafts and Fees:

You can avoid fees for overdrafts by making sure you always maintain enough money in your account to cover all of your transactions. We encourage you to keep track of all of your transactions, not just posted transactions, in order to avoid spending more money than you have in your account. The Current Balance and Available Balance we display to you in online banking, mobile banking, on teller receipts, and at the ATM, reflect posted transactions and debit transactions that the Bank has authorized but have not yet posted to your account (e.g., debit card purchases that you have made but the merchant has not submitted for payment). Your Available Balance is our most recent record of the amount of money available in your account for your use or withdrawal. You can actively monitor your account, check your Available Balance, and track your spending with these tools:

- Sign up for Account Alerts in online banking
- Use our mobile app or log into [camdennational.bank](http://camdennational.bank)
- Call us 24/7 at 1-800-860-8821
- Use any Camden National Bank ATM

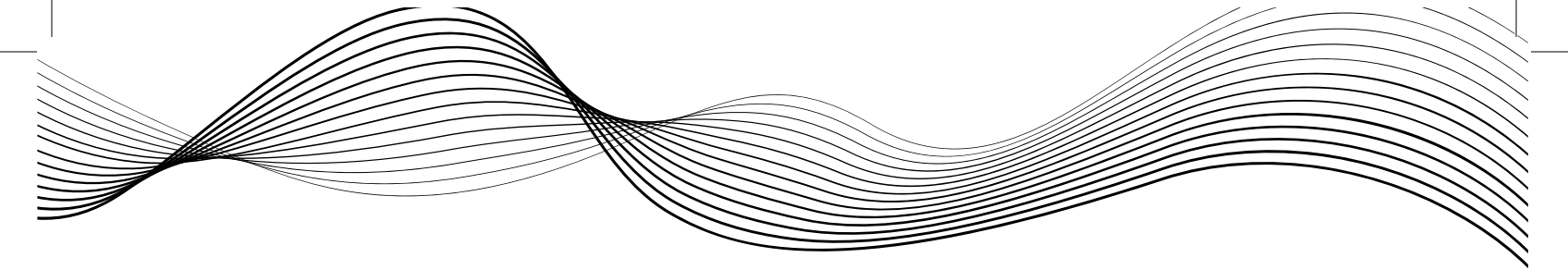
The Current Balance and Available Balance we disclose to you may not include all of your transactions, such as checks you have written that have not yet been presented for payment or upcoming automatic payments. It is your responsibility to keep track of all of your transactions in order to avoid overdrafts and fees. See the “Understanding Your Account Balance” Addendum to your Account Agreement for more information.

We also offer alternative overdraft protection plans:

- Linked Account – You may request to link your checking account to another of your Camden National Bank accounts to automatically transfer the amount needed to cover checks or other withdrawals that would overdraw your checking account.
- Overdraft Line of Credit – You may apply for a line of credit that will automatically lend you the amount you need to cover checks or other withdrawals that would overdraw your checking account, up to the amount of your approved credit limit. Funds borrowed from the line are subject to interest charges.

These alternative protection plans may be less expensive than our standard Progressive Pay overdraft services. Note that even if your account has been approved for an overdraft protection plan, you may still incur Overdraft Fees if you exceed your checking account’s balance and sufficient funds to cover the overdraft items are not available in your linked account or on the line of credit.

You can avoid fees for overdrafts by making sure you always maintain enough money in your account to cover all of your transactions.



## NOTICE TO CUSTOMERS OPENING A PERSONAL CHECKING ACCOUNT

### 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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account, or an overdraft protection line of credit account, which may be less expensive than our standard overdraft practices. 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?

- 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 Camden National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
- There is a limit of \$140.00 on the total fees we can charge you for overdrawing your account per business day.
- We will not charge you an Overdraft Fee if your end-of-day Actual (Ledger) Balance is overdrawn by \$5 or less; additionally, we will not charge you an Overdraft Fee on any individual transaction presented for payment that is \$5 or less.

See our “Understanding Overdraft Services and Fees” disclosure for more information.

Visit a Camden National Bank location, call 800-860-8821, or send a secure message from your online banking account for more information or to remove Progressive Pay services from your account.

#### What if I want Camden National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want Camden National Bank to authorize and pay overdrafts on your ATM and everyday debit card transactions; direct the Camden National Bank employee to complete the form indicating that choice.

- I do not want Camden National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Camden National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**You will be provided with a completed copy of this form with your new account documents.**



## FUNDS AVAILABILITY POLICY DISCLOSURE

**PURPOSE OF THIS DISCLOSURE.** Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms “you”/”your” refer to the customer and the terms “our”/”we”/”us” refer to Camden National Bank.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

**DETERMINING THE AVAILABILITY OF YOUR DEPOSIT.** The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term “Business Day” means any day other than a Saturday, Sunday or federally declared legal holiday, and the term “Banking Day” means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

In order to establish that a deposit is made on a particular Business Day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that Business Day.

Location	Cut-Off Time
Deposit through a teller	Close of Business
Deposit through an envelope-free Smart ATM	7:00 p.m.
Deposit through an envelope-deposit ATM	2:00 p.m.
Mobile deposit	7:00 p.m.
Payment collected with your Camden National Bank Debit Card	3:00 p.m.

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

### AVAILABILITY SCHEDULE

**Same Day Availability.** Funds from deposits of:

- electronic direct deposits
- cash\*
- wire transfers

will be available on the day of deposit.

**Next Day Availability.** Funds from deposits of:

- U.S. Treasury checks\*\*

- U.S. Postal Service money orders\*\*
- Federal Reserve Bank or Federal Home Loan Bank checks\*\*
- State or Local Government checks\*\*
- Cashier's, Certified, or Teller's checks\*\*
- checks drawn on us will be available on the first Business Day after the day of deposit.

**OTHER CHECK DEPOSITS.** Funds from all other check deposits will be available on the first Business Day after the day of your deposit.

**\* CASH DEPOSITS.** Funds from cash deposits (whether or not they are made in person to an employee of Camden National Bank) are made available on the same Business Day that we receive your deposit.

**\*\* CHECK DEPOSITS.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's Checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

**LONGER DELAYS MAY APPLY.** In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**HOLDS ON OTHER FUNDS FOR CHECK CASHING.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

**HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT.** If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules may apply during the first 30 days your account is open.  
**Same Day Availability.** Funds from cash\*, wire transfers, and electronic direct deposits made to your account will be available on the day we receive the deposit.



**NEXT DAY AVAILABILITY.** Funds from the first \$5,525 of a day's total deposits of:

- U.S. Treasury checks\*\*
- U.S. Postal Service money orders\*\*
- Federal Reserve Bank or Federal Home Loan Bank checks\*\*
- State or Local Government checks\*\*
- Cashier's, Certified, or Teller's checks\*\*
- Traveler's Checks\*\*

are available on the first Business Day after the day of your deposit.

**FUNDS EXCEEDING \$5,525.** The excess over \$5,525 of a day's total check deposits will be available on the ninth Business Day after the day of your deposit.

**ON US CHECKS AND OTHER CHECK DEPOSITS.** Funds from checks drawn on us will be available on the first Business Day after the day of deposit and funds from all other check deposits will be available on the first Business Day after the day of deposit.

**\* CASH DEPOSITS.** Funds from cash deposits (whether or not they are made in person to an employee of Camden National Bank) are made available on the same Business Day that we receive your deposit.

**\*\* CHECK DEPOSITS.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's Checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the checks must be made payable to you and deposited into your account. If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

#### **ADDITIONAL DEPOSIT INFORMATION**

**CHECKS DRAWN ON CANADIAN BANKS.** All of the policies outlined in this Disclosure apply to checks drawn on Canadian banks. If a deposited check is in Canadian dollars, the check will initially be processed as if it was in U.S. dollars. On the first Business Day after the day of deposit, a credit or debit transaction will be processed as needed to account for the exchange rate.

**CHECKS DRAWN ON FOREIGN (NON-CANADIAN) BANKS.** Checks drawn on foreign (non-Canadian) banks require a different process, and are exempt from the policies outlined in this Disclosure. Foreign (non-Canadian) checks are sent out for collection upon receipt. No funds from the deposit of foreign (non-Canadian) checks will be available in your account until the funds are collected from the financial institution upon which they were drawn.

## FEE SCHEDULE, AS OF DECEMBER 1, 2023

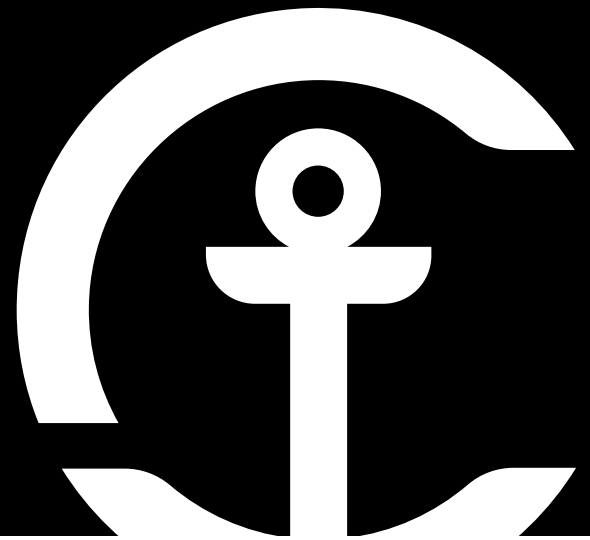
In addition to any applicable service fees, the following fees may apply:\*

Account Services	Price
Account Reconciliation/Research	\$30.00 per hour (\$10 minimum)
Fax or Photocopy	\$3.00, plus \$1.00 per additional page
Treasurer's Check	\$8.00 per item
Check Cashing Non-Customer	\$5.00 per item
Check Image Copies (If over 5 per statement cycle)	\$1.00 per page
Coin Wrapping	\$0.20 per roll
Domestic & Foreign Collection Items (Excluding Canadian)	\$30.00 per item + other bank's charges
Canadian Collection Items	\$10.00 per item + other bank's charges
Copy of Bank Document(s)	\$1.00 per page
Counter Check Fee	\$2.00 per page
Dormant Account Fee per account (12 consecutive months of inactivity; If you have a current account balance $\geq$ \$2,500, when the fee is assessed, it will be waived)	\$5.00 per month
Drawing on Uncollected Funds	\$34.00 per day
Escheat Processing Fee (Mandatory transfer of abandoned property to the state)	\$50.00 per administrative process
Excess Debit Fee <sup>1</sup>	\$10.00 per item
Foreign Currency Order (Buy or exchange)	\$15.00 + shipping
Early Checking and Savings Deposit Account Closing Fee (If closed within 6 months)	\$25.00
IRA Rollover or Transfer from Camden National Bank	\$25.00
Legal Processing Fee for Levies, Garnishments, Court Orders, or other Document Production	\$150.00 per request, plus \$30.00 per hour if research needed

Account Services	Price
Money Order (Up to \$1,000.00)	\$5.00
Night Drop Locking Bag	\$35.00 per bag
Night Drop Replacement Key	\$10.00
Night Drop Zipper Bag	\$5.00
Notary Public (Non-Customer)	\$10.00
Overdraft Fee (Limit of 4 per day for consumer accounts)	\$35.00 per item
Passbook Replacement	\$5.00
Purchase of Checks	Varies
Stop Payment	\$35.00 per item
Undeliverable Address Fee	\$5.00 per month
ATM & Debit Cards	
ATM or Debit Card Replacement	\$5.00
Safe Deposit Box	
Box Drilling	\$200.00 (Buy or exchange)
Key Replacement	\$30.00 each
Late Payment Fee (assessed 30 days after due date)	\$7.00 per month
Safe Deposit Box Rental	Size dependent
Wire Transfers (per wire)	
Incoming Domestic & International	\$15.00
Outgoing Domestic- in banking center or online	\$25.00
Outgoing International	\$50.00
Outgoing Not In Person Request	\$75.00 additional per wire

\*Fees may vary for Treasury Management customers. Please refer to your periodic deposit account statement for details or reach out to your Treasury Management Sales Advisor.

<sup>1</sup>Applies to each transaction that exceeds the periodic statement limitation. A more in depth description of these transaction limitations can be found in your Truth in Savings Disclosure and Account Agreement.



IMPORTANT INFORMATION  
PERTAINING TO YOUR  
***CONSUMER ACCOUNTS***

*Visit:* [CamdenNational.bank/welcome](https://CamdenNational.bank/welcome) *Call Us:* 800-860-8821 *Stop by:* Drop in at one of our 73 banking centers



## CONSUMER ACCOUNT AGREEMENT

**DEFINITIONS.** Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” and “account owner” refer to the Customer whether or not there are one or more Customers named on the account.
- “We,” “our,” and “us” refer to the Bank, Camden National Bank.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT.** You understand that the following Account Agreement (“Agreement”) governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law. The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**YOUR CHOICE OF ACCOUNT.** You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

**INDIVIDUAL ACCOUNT.** The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party’s estate.

**JOINT WITH RIGHT OF SURVIVORSHIP ACCOUNT.** The joint tenants (account owners) agree that all funds deposited now or in the future in these account shall be held a joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

**PAYABLE ON DEATH ACCOUNT.** A Payable On Death account permits that account Owner(s) to transfer that account to named beneficiaries. You may designate primary and contingent beneficiaries. Named beneficiaries are assumed to be primary unless indicated as contingent. If two or more account owners create a Payable on Death account, then between the account owners, the account is treated as a joint account with right of survivorship. The account owner(s) may withdraw all or part of the funds at any time. The account owner(s) may change the named beneficiaries at any time by written direction in a form acceptable to us. A beneficiary can only acquire withdrawal rights by surviving all of the account owners by 90 days. If more than one named beneficiary survives all of the account owners by 90 days then the beneficiaries will be entitled to equal

shares of the funds without right of survivorship between them, unless otherwise indicated. If no beneficiary survives all of the account owners by 90 days, then the account shall be treated as an individual account (if there is one surviving account owner) or as a joint account with right of survivorship (if there is more than one surviving account owner). In that case, the account will be in the name(s) of the surviving account owner(s) rather than a Payable On Death Account. If no beneficiary survives the 90 day period, then the account may be payable to the personal representative for the estate of the last account owner to pass away. To the extent that they apply to your situation, individual account and joint with right of survivorship have the following meanings. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate. The joint tenant(s) (account owners) agree that all funds deposited now or in the future in this account shall be held as joint tenants with right of survivorship and not as tenants in common. Upon the death of a joint tenant, the account balance shall become the property of the surviving joint tenant(s). If there is more than one surviving joint tenant, then the account shall continue to be held as a joint account with right of survivorship. When there is only one surviving joint tenant, the account shall be treated as an individual account.

**TRUST – SEPARATE AGREEMENT.** You have advised us that a written trust agreement exists that is separate from this deposit agreement. You agree, however, that we may absolutely rely upon the representations of you and your attorney to us as to the identity of the trustee and beneficiary named and as to the other terms of the trust. We have the right to require you or your attorney to complete a trust account certificate or other summary of the terms of the trust, in a manner acceptable to us. The trustee agrees to comply with all applicable laws as to his or her actions as trustee of the account.

**FIDUCIARY ACCOUNT.** Fiduciary accounts are those established by a person acting for the benefit of another person. Fiduciary accounts include, but are not limited to, guardianship, conservatorship, formal trust, and agency accounts. We reserve the right to require documents and authorizations we believe are necessary or appropriate to satisfy us that the person(s) requesting or directing the transactions related to a fiduciary account have the authority to engage in such transactions. We will continue to honor the fiduciary authority presented until we receive written notice that the authority has been altered or terminated and we have had reasonable time to act on that notice.

**ESTATE ACCOUNT.** Estate accounts include, but are not limited to, executor, administrator, and personal representative accounts of a decedent's estate. We reserve the right to require documents and authorizations we believe are necessary or appropriate to satisfy us that the person(s) requesting or directing the transactions related to an estate account have the authority to engage in such transactions. We will continue to honor the estate authority presented until we receive written notice that the authority has been altered or terminated and we have had a reasonable time to act on that notice.

**TRANSFERS AND ASSIGNMENTS.** We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

**FINANCIAL EXPLOITATION OF A VULNERABLE ADULT.** Pursuant to New Hampshire law, if we reasonably believe that a requested disbursement may result in financial exploitation of a vulnerable adult, and after initiating an internal review of the requested disbursement, we may delay a disbursement from an account of the vulnerable adult or an account on which a vulnerable adult is a beneficiary. We must provide a written notification of the delay and the reason for the delay to all parties authorized to transact business on the account within the time period designated under the law, unless any such party is reasonably believed to have engaged in suspected or attempted financial exploitation of the vulnerable adult. We are immune from any administrative or civil liability that might otherwise arise from such delay in a disbursement if we act in good faith and exercise reasonable care.

**MULTIPLE ACCOUNT OWNERS.** If there is more than one account owner for your account, all deposits are the property of the person(s) indicated on the account. We may release all or any part of the amount in the account to honor checks, orders, or other items or withdrawals or requests from any person named on this account. However, the number of signatures on the Account Information form must be met. Any person named on the account is liable for an amount equal to the overdrawn balance plus any overdraft fees regardless of whether he or she signed the item or benefited from the proceeds of the item. Upon receiving written notice from any person named on the account, we may freeze the account. The account may be frozen until we receive written notice, signed by all parties named in the account, as to the disposition of funds. We may also freeze the account upon receipt of notice of the death or incapacity of an account owner until we have received all necessary documentation to establish to whom payment should be made. We may use the funds to satisfy a debt or judgment of any person named on this account if ordered to do so by a court of law.

**POWER OF ATTORNEY.** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

**TRANSACTION LIMITATIONS.** For Money Market and Savings accounts we limit the number of transfers or withdrawals you can make on a money market account. You understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

**RESTRICTIVE LEGENDS.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are “two signatures required”, “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**STALE OR POSTDATED CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

**PREAUTHORIZED CHECKS OR DRAFTS.** You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

**VERIFYING FUNDS AVAILABILITY FOR CHECK.** You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

**CHECK SAFEKEEPING.** If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

**YOUR RESPONSIBILITY FOR BACK OF CHECK.** All negotiable paper (“checks”) presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

**ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

**SUBSTITUTE CHECKS.** To make check processing faster, federal law permits financial institutions to replace original checks with “substitute checks.” These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

**REMOTE DEPOSIT CAPTURE.** Remote deposit capture (“RDC”) allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, “for mobile deposit only” or “for mobile deposit at Camden National Bank only.”

**REMOTELY CREATED CHECKS.** A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s)

will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse to deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

**WITHDRAWALS.** Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

**DEPOSITS.** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

**COLLECTION OF DEPOSITED ITEMS.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse. If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**STATEMENTS.** We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

**ELECTRONIC STATEMENTS AND NOTICES.** You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures.

**ACH AND WIRE TRANSFERS.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of New Hampshire. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**PROVISIONAL PAYMENT.** Credit we give you is provisional until we receive final settlement for that entry. If we do not

receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**INTERNATIONAL ACH TRANSACTIONS.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

**NOTICE OF RECEIPT.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**CHOICE OF LAW.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

## **STOP PAYMENTS.**

**STOP PAYMENT ON CHECKS.** You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. We may, at our discretion, honor an oral Stop Payment Order as if we received it in writing. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check. We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**STOP PAYMENT ON ACH DEBITS.** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law. You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

**DEATH OR INCOMPETENCY.** Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks



drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

#### **NON-SUFFICIENT FUNDS AND OVERDRAFTS- ACTUAL (LEDGER) BALANCE.**

**HOW WE DECIDE TO PAY AN ITEM OR DEBIT.** We use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay a debit transaction or item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

**HOW WE ASSESS FEES.** If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we pay the debit or item on your behalf. However, we will not charge any fees for returning a debit or item; you may, however, be subject to third-party fees for the returned debit or item.

**OVERDRAFTS.** If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

**PROCESSING ORDER.** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you overdraft fees if we pay the debit on your behalf.

**SIGNATURES.** Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine. Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS.** You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

**SET-OFFS AND SECURITY INTEREST.** If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

**CLAIMS.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

**DORMANT/INACTIVE ACCOUNTS.** You understand that if your account is dormant or inactive, we may charge fees specified

in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

**ATTORNEYS' FEES AND EXPENSES.** You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

**LEGAL PROCESS AGAINST ACCOUNT.** You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**YOUR WAIVER OF NOTICE.** By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

**NOTICE.** You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

**TELEPHONE AND ELECTRONIC COMMUNICATION.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

**ONLINE OR MOBILE SERVICES.** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**AMENDMENTS AND ALTERATIONS.** Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**EFFECTIVE APPLICABLE LAWS AND REGULATIONS.** You understand that this Agreement is governed by the laws of New

Hampshire, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

**NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES.**

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

**NOTICE:**

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**



## SUBSTITUTE CHECK POLICY DISCLOSURE

### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Substitute Checks and Your Rights

**WHAT IS A SUBSTITUTE CHECK?** To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

**WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**HOW DO I MAKE A CLAIM FOR A REFUND?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (800) 860-8821 or Mail at:  
Camden National Bank  
245 Commercial Street  
Rockport, ME 04856

Email at: [info@CamdenNational.bank](mailto:info@CamdenNational.bank)

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.



## ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

For purposes of this disclosure and agreement the terms “we”, “us” and “our” refer to Camden National Bank. The terms “you” and “your” refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM Card (hereinafter referred to collectively as “ATM Card”) or Debit Card (hereinafter referred to collectively as “Debit Card”) at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by Camden National Bank which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday excluding holidays.

### ELECTRONIC FUND TRANSFER SERVICES PROVIDED

**ATM CARD SERVICES.** The services available through use of your ATM Card are described below:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).

**DEBIT CARD SERVICES.** The services available through use of your Debit Card are described below:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.
- **PIN-LESS DEBIT TRANSACTIONS - Visa®.** When you use your card on the VISA and Pulse network(s) the transaction may be processed as a debit transaction without requiring PIN authentication (“PIN-less”). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase. The provisions of the Visa® cardholder agreement that relate only to Visa® transactions are not applicable to non-Visa® transactions. Transactions completed as PIN-less debit transactions include, but may not be limited to, government payments, utilities, and property management fees.

#### **ATM SERVICES.**

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions. You may access your ATM Card or Debit Card through the following network(s): VISA and PULSE.

**ATM FEES.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

**POINT OF SALE TRANSACTIONS.** Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as “Participating Merchants”). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as “Point of Sale” transactions and will cause your “designated account” to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, in our sole discretion, authorize Point of Sale and other transactions that exceed your available balance (defined in next section). If we do, you agree to pay us the amount of the overdrawn balance plus any overdraft fees. For personal accounts, we will decline ATM or everyday debit card transactions that exceed your available balance unless you have opted in to Progressive Pay coverage for those transaction types (see Overdraft Services Consent Form and Understanding Overdraft Services and Fees Disclosure).

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: checking and health savings accounts.

Your ATM and Debit Cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**AUTHORIZATION HOLDS AND AVAILABLE BALANCE.** When you use your debit card to make a transaction you authorize the merchant to ask us to approve the transaction. When we approve the transaction, we must promise the merchant to pay for the purchase upon the merchant’s request. We call this “authorizing” the transaction. Our decision to authorize or decline the transaction is based on your account’s available balance at the time of the request, plus, at our sole discretion, any available Progressive Pay or overdraft protection plan coverage (transfer between accounts or line of credit). Your available balance is your actual (ledger) balance minus any holds on your account, including authorization holds and deposit holds. Authorization holds are described in this section. For more on deposit holds, please read our Funds Availability Policy, which includes a detailed explanation of how and when we make deposited funds available to you.

There is often a delay between the date we authorize a debit card transaction and the date the merchant submits it to us for payment (settlement).

We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The authorization hold reduces your available balance used to authorize additional items but does not affect the actual (ledger) balance used for paying items and determining overdrafts and overdraft fees (see section titled NON-SUFFICIENT FUNDS AND OVERDRAFTS of your Account Agreement). The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant or as permitted under applicable payment network rules. The authorization request and hold may not equal the amount the merchant ultimately presents for payment. The amount held based on an authorization request is not applied to any specific debit card transaction. If an authorized debit card transaction is not submitted to us for payment within three (3) business days after we first apply the hold, we will release the hold from your account.

We determine whether a debit card transaction overdraws your account at the time the merchant submits the transaction for payment (settlement). We will not, however, charge overdraft fees for debit card transactions that we authorize when you had a positive available balance, even if your actual (ledger) balance is insufficient to pay the item at the time it is submitted for payment. Here is an example of how a debit card transaction that was authorized at a time when your account’s available balance was positive may still overdraw your account: On Monday, we authorize a debit card transaction because you have sufficient available balance at the time. An authorization hold is then placed on your account until the merchant submits the transaction for payment. On Tuesday, we process and post another transaction (such as a check you wrote) that reduces your actual (ledger) balance below zero. If the merchant presented the original debit card transaction for payment on Wednesday, and your actual (ledger) balance remains below zero, the debit card transaction will overdraw your account. You will not incur an overdraft fee in these instances.

**CURRENCY CONVERSION - Visa®.** When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

**SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING.** You may perform the following functions through use of Telephone Banking:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, savings and money market accounts, Checking and Overdraft Line of Protection accounts, Savings and Overdraft Line of Protection accounts, Money Market and Overdraft Line of Protection accounts, and Checking and Loan accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), Overdraft Line of Protection account(s), Time Deposit account(s), Individual Retirement account(s), and Loans.

In addition, you may perform other transactions such as: making loan payments or changing your PIN.

## OTHER TELEPHONE BANKING INFORMATION

Transaction Limitations:

- Each account is limited to twenty five (25) transfers per day up to \$25,000 per transfer not to exceed \$100,000 per day.
- Each customer is limited to fifty (50) transfers per day up to \$200,000 per day not to exceed \$1,000,000 per month.
- We do not charge a fee for transfers completed using telephone banking.

By accessing Telephone Banking and selecting your PIN, you accept this service subject to these limitations and the terms of this agreement.

**TERMINATION OF TELEPHONE BANKING SERVICE:** You agree that we may terminate this Agreement and your use of the Telephone Banking service if:

- You or any authorized user of your Telephone Banking PIN breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your Telephone Banking PIN;
- Either you or we close one or more of the accounts accessed by your Telephone Banking PIN

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

## PREAUTHORIZED TRANSFER SERVICES

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

**SERVICES PROVIDED THROUGH USE OF ONLINE BANKING.** Camden National Bank offers its customers use of our Online Banking service.

You may access your account(s) using Camden National Bank's Online Banking at [www.CamdenNational.bank](http://www.CamdenNational.bank) using a computer or mobile phone device using your Log In ID and Online Banking Password to perform certain transactions described below:

- View account information, current balance and account history
- Transfer funds to or from any of your deposit accounts with us or make payments on loans that you have with us
- Request an advance from your Overdraft Protection or Home Equity Line of Credit(s)
- Pay bills
- Issue Stop Payments (To obtain the cost per item, please refer to the bank's current fee schedule, call 800-860-8821 or email [info@camdennational.bank](mailto:info@camdennational.bank))
- Make external transfers
- Receive paperless statements, disclosures and notices

Camden National Bank does not charge a fee for Online Banking, Mobile Banking (charges from your wireless provider may apply) and Bill Payment services.

**ELECTRONIC CHECK CONVERSION.** If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills. You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic fund transfer. This may occur at the point-of-purchase, or when you provide your check by other means such as by mail or drop-box. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use the information from your check to make an electronic transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from us. Some merchants or service providers will initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

## WITHDRAWAL LIMITATIONS

### **ATM LIMITATIONS ON FREQUENCY AND AMOUNT.**

- You may make an unlimited number of cash withdrawals from ATMs per day up to \$1,020.00 or the maximum amount available in your account (plus Progressive Pay, if applicable), whichever is less, per Business Day.

### **DEBIT CARD LIMITATIONS ON FREQUENCY AND AMOUNT.**

- You may use your Debit Card for purchases of goods and services up to \$5,000.00 or the maximum amount available in your account (plus Progressive Pay, if applicable), whichever is less, less any outstanding authorizations, inclusive of ATM withdrawals, per Business Day.

**HEALTH SAVINGS ACCOUNTS.** If you will be using your Debit Card to access a Health Savings Account (HSA), portions of this Disclosure and Agreement governed by Regulation E will not apply. A HSA account as defined by the IRS is a trust account, and therefore is not covered under Regulation E; however, portions of this Disclosure and Agreement such as consumer liability for unauthorized use, for example, do apply. Funds to cover your Card purchases will be deducted from your authorized account. You may use your Debit Card and personal identification number (PIN) issued to you at automated teller machines (ATMs).

### **HEALTH SAVINGS DEBIT CARD LIMITATIONS ON FREQUENCY AND AMOUNT.**

- You may withdraw up to a maximum of \$1,020.00 or the maximum amount available in your account, whichever is less, per Business Day from an ATM machine.
- You may purchase up to a maximum of \$5,000.00 or the maximum amount available in your account, whichever is less, less any outstanding authorizations, inclusive of ATM withdrawals, from POS terminals per Business Day.
- You may transfer up to the available balance in your accounts at the time of the transfer.

## LIMITATIONS ON TRANSACTIONS

### **OTHER LIMITATIONS.**

- The number and/or dollar amount limit of Point of Sale transactions will be provided to you when you receive your card.
- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.
- **LIMITS ON TRANSFERS FROM CERTAIN ACCOUNTS.** Camden National Bank may limit the number of checks, telephone transfers, online transfers, and preauthorized electronic transfers to an account you have with us and to third parties (including Point of Sale transactions) from money market and savings type accounts. You may be limited to six (6) such transactions from each money market and/or savings type account(s) you have each month for purposes of making a payment to a third party or by use of a telephone or computer. Please refer to the Account Agreement for more information regarding transaction limitations.

## NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.



## RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.

**PASSBOOK ACCOUNTS.** If the only type of electronic fund transactions are preauthorized deposits you will not receive a statement for your Passbook account. If you bring your Passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your Passbook. You will not receive a periodic statement noting these transactions on your Passbook account.

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER (“PIN”).** In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request. Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Camden National Bank immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

## RIGHTS REGARDING PREAUTHORIZED TRANSFERS

**RIGHTS AND PROCEDURES TO STOP PAYMENTS.** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments.

To stop a payment,

call us at: (800) 860-8821 or  
write to: Camden National Bank  
ATTN: Deposit and Payment Services  
245 Commercial St  
Rockport, ME 04856

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS.** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the

payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.** If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

**YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT.** If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,  
call us at: (800) 860-8821 or  
write to: Camden National Bank  
ATTN: Deposit and Payment Services  
245 Commercial St  
Rockport, ME 04856

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**CONSUMER LIABILITY.** Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

**CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD.** The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under “Consumer Liability” above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based or PIN-less debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under “Consumer Liability” above.

**ILLEGAL USE OF DEBIT CARD.** You agree not to use your Debit Card for any illegal transactions, including internet gambling and similar activities.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS.** In case of errors or questions about your electronic fund transfers,

call us at: (800) 860-8821 or  
write to: Camden National Bank  
ATTN: Deposit and Payment Services  
245 Commercial Street  
Rockport, ME 04856

or use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Camden National Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you may be required to send in your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction. There may be other exceptions provided by applicable law.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Camden National Bank and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

**AMENDING OR TERMINATING THE AGREEMENT.** We may change or amend any of the terms and conditions of the Agreement and those portions of the applicable Fee Schedule which relate to EFT services, at any time upon at least 21 days written notice to you prior to the effective date of the change or amendment. Your failure to timely furnish notice as set forth in the written notice shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify Camden National Bank of the fact prior to the effective date of the change or amendment and cancel this Agreement. Camden National Bank may cancel this Agreement at any time, without giving you prior notice. If you or Camden National Bank cancels this Agreement at any time, you shall surrender any card and you may no longer use any of Camden National Bank's EFT services other than automated clearing house transfer services.

**SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE.** Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

## ADDITIONAL INFORMATION

Your account is also governed by the terms and conditions of other applicable agreements between you and Camden National Bank.

### PROBLEM RESOLUTION.

If any problem or dispute you have on your account has not been resolved to your satisfaction by your local banking center or the Customer Care Center (207-236-8821 or 1-800-860-8821), contact our Compliance Officer at 1-800-860-8821. If we fail to resolve the problem, write a letter detailing the problem and the resolution you are seeking to:

OCC Consumer Assistance Group  
P.O. Box 53570  
Houston, TX 77052

To file a complaint electronically, you may contact the Office of the Comptroller at the following Internet address: <http://www.occ.treas.gov> or e-mail at [Customer.Assistance@occ.treas.gov](mailto:Customer.Assistance@occ.treas.gov). The Office of the Comptroller of the Currency will acknowledge receipt of your complaint promptly and will investigate your claim. You will be informed of the results of the investigation.



## ADDENDUM TO ACCOUNT AGREEMENT FOR CONSUMER ACCOUNTS

**UNDERSTANDING YOUR ACCOUNT BALANCE.** Your checking account has three kinds of balances: Actual (Ledger) Balance, Current Balance, and Available Balance. The information below explains the differences between your three balances and how those balances affect your account. To the extent that balance definitions are provided in other agreements, and if those definitions are conflicting, then this Addendum is the governing document.

### **ACTUAL (LEDGER) BALANCE.**

Your Actual (Ledger) Balance reflects all credits and debits that have posted to your account. Your Actual (Ledger) Balance includes the full amount of deposits you have made even though some portion of a deposit may be on hold and not yet available to you. Your Actual (Ledger) Balance is not reduced by holds for pending debit transactions. Your Actual (Ledger) Balance is always greater than or equal to your Current Balance and Available Balance.

We use your Actual (Ledger) Balance to determine whether there is enough money in your account to pay an item when it is presented for payment. We may charge you an Overdraft Fee if we pay an item that exceeds your Actual (Ledger) Balance.

### **CURRENT BALANCE.**

Your Current Balance is your Actual (Ledger) Balance minus any holds for pending debit transactions. Your Current Balance includes the full amount of deposits you have made even though some portion of a deposit may be on hold and not yet available to you. We display your Current Balance in online banking, mobile banking, on receipts from the teller line, and at the ATM.

### **AVAILABLE BALANCE.**

Your Available Balance is our most recent record of the amount of money available in your account for your use or withdrawal. Your Available Balance is your Actual (Ledger) Balance minus any holds on your account, including holds on deposits you have made as well as holds for pending debit transactions. We display your Available Balance in online banking, mobile banking, and at the ATM. Among other things, we use your Available Balance (plus any available Progressive Pay coverage or overdraft protection plans) to determine whether to authorize or decline your debit card and other electronic transactions.

Your Current Balance and Available Balance may change during the course of a day as debit transactions and deposits are made. The account balances we disclose to you may not include all of your transactions, such as checks you have written that have not yet been presented for payment or upcoming automatic payments. It is your responsibility to keep track of your transactions in order to avoid overdrafts and fees.

### **DEPOSIT HOLDS AND PENDING DEBTS.**

**Deposits/Credits:** For deposits and other credits, “posted” means the settlement process is complete and the entire deposit is yours to spend. A “deposit hold” is a hold placed on a deposit (or a portion of a deposit) you have made until the settlement process is complete. Please read our Funds Availability Policy for a detailed discussion of how and when we make deposited funds available to you.

**Debits:** When a debit transaction is “posted,” it means the Bank has paid the item. A “pending” debit transaction is a transaction that the Bank has authorized based on your Available Balance but has not yet posted to your account. For example, when you use your debit card to make a purchase, there is often a delay between the date you initiate (and we authorize) the transaction and the date the merchant submits it to us for payment. The debit card purchase is a “pending” debit from the time we authorize it until the time it posts to your account. Pending debits reduce your Available Balance used to authorize additional items but do not affect the Actual (Ledger) Balance used to pay items and determine overdrafts and fees. See our Electronic Fund Transfer Disclosure and Agreement for more information.

## PRIVACY POLICY

### FACTS: WHAT DOES CAMDEN NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

#### WHY?

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.

#### WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and income Account balances and transaction history Credit history and assets When you are no longer our customer, we continue to share your information as described in this notice.

#### HOW?

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 Camden National Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CAMDEN NATIONAL BANK SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

**QUESTIONS?** Visit: [CamdenNational.bank](http://CamdenNational.bank) Call Us: 800-860-8821 Stop by: Drop in at one of our 73 banking centers

WHO WE ARE	
Who is providing this notice?	Camden National Bank
WHAT WE DO	
How does Camden National Bank protect my personal information?	<p>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.</p> <p>We periodically assess new technology to protect your personal information.</p>
How does Camden National Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or pay your bills</li> <li>• apply for a loan or make deposits or withdrawals from your account</li> <li>• give us your contact information</li> </ul> <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"> <li>• sharing for affiliates' everyday business purposes</li> <li>• information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## DEFINITIONS

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.  
*- Camden National Bank has no affiliates.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
*- Camden National Bank does not share with nonaffiliates so they can market to you.*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
*- Our joint marketing partner(s) include investment advisors, broker dealers, insurance, debit card and credit card providers.*

## OTHER IMPORTANT INFORMATION

### Special Notice For State Residents

We will not disclose personal information about California and Vermont residents to third parties unless otherwise permitted by law. For Vermont residents, any personal information disclosed pursuant to a joint marketing agreement with a nonaffiliated third party will be limited to information that identifies you (such as your name, address, telephone number or e-mail address) and information concerning our experiences with you and your accounts. For California residents, we will not share your information for joint marketing.



## CONSUMER PRODUCT DISCLOSURES

### CHOICE CHECKING- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A service fee of \$3.00 will be imposed every periodic statement cycle if the average daily balance for the periodic statement cycle falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be charged after 12 consecutive periodic statement cycles of inactivity.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal (“NOW”) accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account. If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period. The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

***ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.***

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Paper Statement Fee: \$3.00 per periodic statement cycle. Complimentary for ages 65 and better.



## REWARDS CHECKING- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A service fee of \$5.00 will be imposed every periodic statement cycle if the average daily balance for the periodic statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be charged after 12 consecutive periodic statement cycles of inactivity.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal (“NOW”) accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**REWARDS ELIGIBILITY.** To be eligible for rewards you must sign up for paperless statements and have direct deposits of \$500 or more, of your payroll, pension or government benefits, such as Social Security. At the end of each periodic statement cycle you will be paid a \$0.10 cash-back reward for every qualifying debit card purchase. Cash-back rewards limited to \$30 per periodic statement cycle. If your periodic statement cycle falls on a weekend or a holiday, it will end on the previous business day. All rewards are reported to the IRS as interest income. Account must be maintained in good standing to earn rewards.

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**ATM FEE REBATES.** You receive up to \$10 in rebates each calendar month when you use a non-Camden National Bank ATM in the U.S. Accept the disclosed fee and we will refund it the next business day. For ATM transactions outside the U.S., Puerto Rico or the U.S. Virgin Islands, we will refund ATM fees if you bring us your ATM receipt showing the fee within 90 calendar days of the transaction and we have not already rebated the maximum amount for the calendar month in which the foreign ATM surcharge fees were assessed.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.  
Paper Statement Fee: \$3 per periodic statement cycle

**DISCOUNT ON MORTGAGE CLOSING COSTS.** \$100 credit toward residential mortgage closing costs at Camden National Bank\*

\*Offer cannot be combined with any other Camden National Bank residential or consumer loan offering. Loan products listed are available to qualified applicants who meet the Bank's current loan underwriting guidelines. The \$100 closing cost is limited to one per calendar year. Other terms may apply. The rules and regulations that cover residential mortgage and consumer loan products are not contained in this disclosure. To obtain additional information related to these loan products please contact a branch representative.

## PREMIER CHECKING- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.000%	0.00%
2	Equal to or greater than \$2,500.00 but less than \$25,000.00	0.030%	0.03%
3	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
4	Equal to or greater than \$100,000.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account at any time.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A service fee of \$20.00 will be imposed every periodic statement cycle if the average daily balance for the periodic statement cycle falls below \$2,500.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The monthly service fee is waived when you do at least one of the following each periodic statement cycle:

- Keep a minimum average daily balance of \$2,500 or more in your account;
- OR, Keep a combined average daily balance of \$25,000 in total deposit balances.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be charged after 12 consecutive periodic statement cycles of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks). In the event that an item tries to clear your account but is blocked, but later clears and posts to your account, the item will be backdated to the original day it attempted to clear and post. As such, interest will accrue based on the original presentment date.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period. The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**ATM FEE REBATES.** You receive unlimited rebates when you use a non-Camden National Bank ATM in the U.S. per transaction. Accept the disclosed fee and we will refund that fee the next business day. For ATM transactions outside the U.S., Puerto Rico or the U.S. Virgin Islands, we will refund ATM fees if you bring us your ATM receipt showing the fee within 90 calendar days of the transaction.

**PERKS.** No additional charge for Standard checks, Treasurer's Checks, or Incoming domestic wires.

**BENEFITS.**

Discount of 0.25% on consumer loans\*;

\$500 credit toward mortgage closing costs\*;

No additional charge for small safe deposit box rental for the first year or \$20 discount toward the first year of any other size safe deposit box; Preferred rates on select CDs.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\*Offer cannot be combined with any other Camden National Bank residential or consumer loan offering. Loan products listed are available to qualified applicants who meet the Bank's current loan underwriting guidelines. The \$500 closing cost and consumer loan rate discount are limited to one per calendar year. The consumer loan rate discount applies to non-real estate secured consumer loans only and is subject to change from time to time. Other terms may apply. Any loan rate discount you obtain while eligible will continue until the balance of your loan is paid off. The rules and regulations that cover residential mortgage and consumer loan products are not contained in this disclosure. To obtain additional information related to these loan products please contact a branch representative.

## PROMISE SAVINGS- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.020%	0.02%
2	Equal to or greater than \$5,000.00 but less than \$25,000.00	0.030%	0.03%
3	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
4	Equal to or greater than \$100,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A Monthly Service Charge of \$1.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$100.00.

Monthly Service Charge waived with the following: Minimum average balance of \$100.00, age 62 or better, or under the age of 18.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** This account allows unlimited withdrawals or transfers so long as they are done in person at one of our ATM or banking center locations. Otherwise you are limited to a total of six withdrawals and transfers per statement period, which include ACH debits, checks payable to third parties, draft checks, debit card (POS) transactions, wire transfers, transfers from your account under an agreement to cover overdrafts on a transaction account, automatic fund transfers, or transfers from your account at your telephoned request either directly to a bank employee or indirectly through Telephone Banking or Online Banking. Refer to the fee disclosure for the service charge for each transaction that exceeds the statement period limitation. Violations of transaction limitations within a 12 month cycle may constitute conversion to a transaction account or account closure.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**OVER ITEM FEE.** \$0.12 per item service charge for each deposited item over 20

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## PASSBOOK SAVINGS- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.010%	0.01%
2	Equal to or greater than \$5,000.00 but less than \$25,000.00	0.020%	0.02%
3	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.020%	0.02%
4	Equal to or greater than \$100,000.00	0.030%	0.03%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A Monthly Service Charge of \$1.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$200.00.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** All withdrawals or transfers from this account must be made in person at one of our banking center locations. Recurring direct deposits are allowable; all other deposits must be done in person at one of our banking center locations. We reserve the right to refuse any transaction not accompanied by a passbook.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

If you lose your passbook, or it is stolen or destroyed, you agree to notify us as soon as possible. We may require certain additional information from you and may charge you a fee before issuing you a replacement passbook, unless limited or prohibited from doing so by applicable law. Once we issue you a replacement passbook we shall have no liability for the original passbook.

**PERIODIC STATEMENTS.** There are no periodic statements available for passbook accounts. You may bring your passbook to one of our banking centers and we will update your passbook with any direct deposits and interest posted to your account since the last time you brought in your passbook.

**OVER ITEM FEE.** \$0.12 per item service charge for each deposited item over 20

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## HIGH YIELD SAVINGS- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only. Account owner(s) must open a personal checking account or have an existing personal checking account at the time the High Yield Savings account is opened. The opening deposit cannot be from an existing Camden National Bank account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.010%	0.01%
2	Equal to or greater than \$2,500.00 but less than \$250,000.00	2.956%	3.00%
3	Equal to or greater than \$250,000.00	3.440%	3.50%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A Monthly Service Charge of \$1.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$100.00. Monthly Service Charge waived with the following: Minimum average balance of \$100.00, age 62 or better, or under the age of 18.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** This account allows unlimited withdrawals or transfers so long as they are done in person at one of our ATM or banking center locations. Otherwise you are limited to a total of six withdrawals and transfers per

statement period, which include ACH debits, checks payable to third parties, draft checks, debit card (POS) transactions, wire transfers, transfers from your account under an agreement to cover overdrafts on a transaction account, automatic fund transfers, or transfers from your account at your telephoned request either directly to a bank employee or indirectly through Telephone Banking or Online Banking. Refer to the fee disclosure for the service charge for each transaction that exceeds the statement period limitation. Violations of transaction limitations within a 12 month cycle may constitute conversion to a transaction account or account closure.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

This account requires that you maintain an active personal checking account at Camden National Bank. The account is subject to review at any time and if it is found that you do not have an active personal checking account with Camden National Bank, this High Yield Savings will be converted to our Promise Savings account, subject to terms and conditions of that account type. At such time, this account would become subject to the Promise Savings fee and rate structure which may be materially different from the High Yield Savings. A copy of the Promise Savings disclosure is included in this disclosure packet for your reference.

**OVER ITEM FEE.** \$0.12 per item service charge for each deposited item over 20

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**SELECT SAVINGS- TRUTH IN SAVINGS**

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5.00	0.000%	0.00%
2	Equal to or greater than \$5.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account annually. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$5.00 to open this account. You must maintain a minimum daily balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. The annual percentage yield assumes that the interest will remain on deposit until the initial distribution date, and until each annual distribution date thereafter.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.



**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS**

**DEPOSIT MINIMUM.** No minimum number of deposits is required during the year. The amount of each deposit must be \$5.00 or greater.

**EARLY WITHDRAWAL PENALTIES.** A penalty will be imposed for early withdrawal. If you withdraw any of the principle before a distribution date, we will impose a penalty of all accrued interest on the account. If any withdrawal is made from this account before the scheduled distribution date, the account may be closed. If you close the account within the first seven (7) days after the account is opened, we will impose a penalty of seven (7) days interest. The penalty applies regardless of whether the amount of such interest has been earned and regardless of the amount of time that the funds have been in the account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT - DISTRIBUTION AND AUTOMATIC RENEWAL FEATURE**

- Entire balance including accrued interest will be electronically transferred annually on the first business day in October to an existing Camden National Bank checking or savings account.
- If you close the account before interest is credited, you will not receive the accrued interest.
- Your account will then automatically renew, and you will have a grace period of ten (10) calendar days after the end of the term to notify us not to renew the account. Any renewal will be for a successive one-year term at the rate offered by the Bank at the time of the renewal.
- All deposits to the Select Savings, the frequency of which is determined by you, must be automatically transferred from a Camden National Bank checking, NOW, or statement savings account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**CAMDEN NATIONAL MONEY MARKET- TRUTH IN SAVINGS**

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

<b>Tier</b>	<b>Daily Balance Range</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
1	Below \$25,000.00	0.010%	0.01%
2	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.050%	0.05%
3	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.050%	0.05%
4	Equal to or greater than \$250,000.00 but less than \$500,000.00	0.100%	0.10%
5	Equal to or greater than \$500,000.00 but less than \$1,000,000.00	0.150%	0.15%
6	Equal to or greater than \$1,000,000.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A service fee of \$10.00 will be imposed every periodic statement cycle if the average daily balance for the periodic statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be imposed after 12 consecutive periodic statement cycles of inactivity.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** This account allows unlimited withdrawals or transfers so long as they are done in person at one of our ATM or banking center locations. Otherwise you are limited to a total of six withdrawals and transfers per statement period, which include ACH debits, checks payable to third parties, draft checks, debit card (POS) transactions, wire transfers, transfers from your account under an agreement to cover overdrafts on a transaction account, automatic fund transfers, or transfers from your account at your telephoned request either directly to a bank employee or indirectly through Telephone Banking or the Online Banking system. Refer to the Fee Schedule for the excess debit fee for each transaction that exceeds the statement period limitation. Violations of transaction limitations within a 12 month cycle may constitute conversion to a transaction account or account closure.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## HEALTH SAVINGS ACCOUNT- TRUTH IN SAVINGS

**ELIGIBILITY REQUIREMENTS.** This account is for individuals only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$5,000.00	0.030%	0.03%
2	Equal to or greater than \$5,000.00 but less than \$25,000.00	0.030%	0.03%
3	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
4	Equal to or greater than \$100,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account at any time.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks). In the event that an item tries to clear your account but is blocked, but later clears and posts to your account, the item will be backdated to the original day it attempted to clear and post. As such, interest will accrue based on the original presentment date.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal (“NOW”) accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period. The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

***ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT***

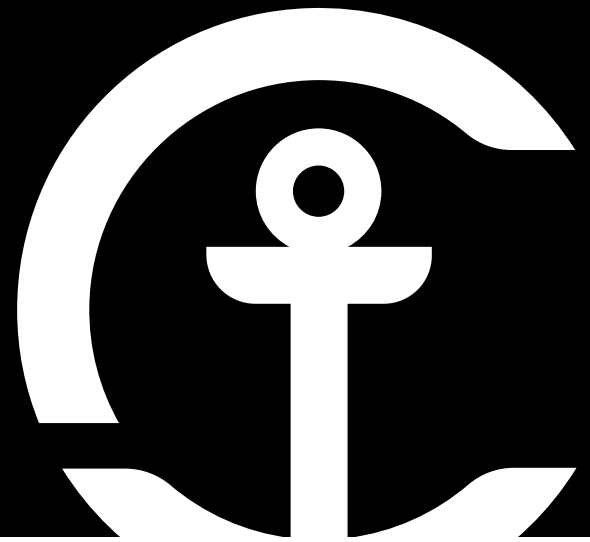
**CHECK WRITING FEE.** \$0.25 per check written

**ATM FEES.** When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.





IMPORTANT INFORMATION  
PERTAINING TO YOUR  
***BUSINESS ACCOUNTS***

*Visit:* [CamdenNational.bank/welcome](https://CamdenNational.bank/welcome) *Call Us:* 800-860-8821 *Stop by:* Drop in at one of our 73 banking centers



## BUSINESS ACCOUNT AGREEMENT

**DEFINITIONS.** Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” and “account owner” refer to the Customer whether or not there are one or more Customers named on the account.
- “We,” “our,” and “us” refer to the Bank, Camden National Bank.
- “Item” or “items,” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT.** You understand that the following Account Agreement (“Agreement”) governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**YOUR CHOICE OF ACCOUNT.** You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

**BUSINESS ACCOUNTS.** Business accounts are those established by any partnership, corporation, association or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit-basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity’s behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

**GOVERNMENTAL OR MUNICIPAL ACCOUNTS.** For accounts opened by all political subdivisions and governmental or municipal units, we reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity’s behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

**ADDITIONAL DOCUMENTS TO OPEN ACCOUNT.** You agree to supply us with a copy of any chartering document, Operating Agreement, or related documents requested by us.

**ESCROW, TRUST, FIDUCIARY AND CUSTODIAL ACCOUNTS.** When your account is set up as an escrow account, trust account, fiduciary account or custodial account, it is your sole responsibility to determine the legal effects of opening and

maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

**TRANSFERS AND ASSIGNMENTS.** We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

**TRANSACTION LIMITATIONS.** For Money Market and Savings accounts we limit the number of transfers or withdrawals you can make on a money market account. You understand that we will not allow more transfers or withdrawals than the maximum number specified in the account opening documents, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

**RESTRICTIVE LEGENDS.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are “two signatures required”, “must be presented within 90 days” or “not valid for more than \$1,000.00.”

**STALE OR POSTDATED CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

**PREAUTHORIZED CHECKS OR DRAFTS.** You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

**VERIFYING FUNDS AVAILABILITY FOR CHECK.** You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

**CHECK SAFEKEEPING.** If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

**YOUR RESPONSIBILITY FOR BACK OF CHECK.** All negotiable paper (“checks”) presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

**ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information. Electronically-created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

**SUBSTITUTE CHECKS.** To make check processing faster, federal law permits financial institutions to replace original checks with “substitute checks.” These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

**REMOTE DEPOSIT CAPTURE.** Remote deposit capture (“RDC”) allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, “for mobile deposit only” or “for mobile deposit at Camden National Bank only.”

**REMOTELY CREATED CHECKS.** A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer’s express, verifiable authorization for any such check.

**WITHDRAWALS.** Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

**DEPOSITS.** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

**COLLECTION OF DEPOSITED ITEMS.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**UNLAWFUL INTERNET GAMBLING.** Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful Internet gambling. You will notify us if your business practices regarding Internet gambling change in the future.

**STATEMENTS.** We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.



**ELECTRONIC STATEMENTS AND NOTICES.** You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your account opening documents.

**ACH AND WIRE TRANSFERS.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state of New Hampshire. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House (“ACH”) entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association (“Nacha”) Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**PROVISIONAL PAYMENT.** Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**INTERNATIONAL ACH TRANSACTIONS.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

**NOTICE OF RECEIPT.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**CHOICE OF LAW.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

## **STOP PAYMENTS.**

**STOP PAYMENT ON CHECKS.** You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. We may, at our discretion, honor an oral Stop Payment Order as if we received it in writing. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**STOP PAYMENT ON ACH DEBITS.** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other

one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit remains in effect until the earlier of 1) your withdrawal of the Stop Payment Order, 2) the return of the debit entry, or 3) six months from the date of the Stop Payment Order, unless you renew the Stop Payment Order. You may renew the Stop Payment Order for an additional six months to prevent the transfer from being paid by providing a request to us within the time period the Stop Payment Order is in effect. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provision of the Uniform Commercial Code 4A in effect in the state in which we are located, Nacha Operating Rules, and any applicable state law.

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

**DEATH OR INCOMPETENCY.** Neither the death nor the legal adjudication of incompetence of any individual authorized to act on your behalf revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

#### **NON-SUFFICIENT FUNDS AND OVERDRAFTS- ACTUAL (LEDGER) BALANCE.**

**HOW WE DECIDE TO PAY AN ITEM OR DEBIT.** We use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay a debit transaction or item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

**HOW WE ASSESS FEES.** If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we pay the debit or item on your behalf. However, we will not charge any fees for returning a debit or item; you may, however, be subject to third-party fees for the returned debit or item.

**OVERDRAFTS.** If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

**PROCESSING ORDER.** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you overdraft fees if we pay the debit on your behalf.

**SIGNATURES.** Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine. Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify,

defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS.** You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Fee Schedule or Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

**SET-OFFS AND SECURITY INTEREST.** If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

**CLAIMS.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account as set forth in and required by such Claim(s). In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Fee Schedule.

**DORMANT/INACTIVE ACCOUNTS.** You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

**ATTORNEYS' FEES AND EXPENSES.** You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

**LEGAL PROCESS AGAINST ACCOUNT.** You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice as required by the law. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**YOUR WAIVER OF NOTICE.** By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

**NOTICE.** You are responsible for notifying us of any change to the name, type or address of your entity or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

**CERTIFIED BENEFICIAL OWNER INFORMATION.** You are responsible for notifying us of any changes to the certified beneficial ownership information of the legal entity customer that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

**TELEPHONE AND ELECTRONIC COMMUNICATION.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes

regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

**ONLINE OR MOBILE SERVICES.** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**AMENDMENTS AND ALTERATIONS.** Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records.

**EFFECTIVE APPLICABLE LAWS AND REGULATIONS.** You understand that this Agreement is governed by the laws of New Hampshire, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

**NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES**

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

**NOTICE**

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**



## BUSINESS ACCESS CARD DISCLOSURE AND AGREEMENT

**DEFINITIONS.** The terms “we”, “us” and “our” refer to the Bank, Camden National Bank. For purposes of this disclosure and agreement, the terms “you” and “your” refer to the Authorized Signer, whether one or more, who are acting in his or her legal authority on behalf of the business customer, and the term “Cardholder” refers to any and all individuals authorized by Authorized Signer under this agreement to receive and use an access card. The terms “cards” or “card” refer to the access card(s) issued under this agreement, whether used for business purpose point-of-sale (“POS”) purchases or automated teller machine (“ATM”) transactions. The term “Agreement” refers to this Business Access Card Disclosure and Agreement.

**AGREEMENT.** Business access cards are issued based upon the contract terms and conditions of this Agreement.

**APPLICABLE LAW.** The access cards issued under this Agreement are for business purposes only and are governed by the laws of this state and by federal laws and regulations. The cards may not be used for personal purposes and are not covered under the consumer protection of the Electronic Fund Transfer Act and Regulation E. If any part of this Agreement becomes unenforceable, it will not affect our right and ability to enforce any other part of this Agreement.

**CARD USAGE.** You agree that cards should not be used for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or that lacks sufficient funds to complete the transaction. Additionally, you agree the card(s) should not be used for a transaction that would exceed your account balance plus the available credit on any credit line attached to your account, if a line of credit is indicated. You understand that we are not required to complete any such transactions, but if we do, we may, at our sole discretion, charge or credit the transaction to another account, and you agree to pay us the amount of the improper withdrawal or transfer upon request.

**NETWORK CARD USAGE.** You understand that the ability of the Cardholder to perform the transactions or access the accounts as authorized can vary as networks may not perform or permit all of the authorized transactions, for example, deposits and transfers may not be able to be transacted at ATMs located out of state. Besides being able to use the cards at our proprietary ATMs, when provided, Cardholder may access your accounts through the following networks: Visa and pulse. When Cardholder uses an ATM not owned by us (non-proprietary), you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if Cardholder does not complete a fund transfer.

**ILLEGAL USAGE.** You agree that Cardholder must not use the card for any illegal transactions, including internet gambling and similar activities.

**POS TRANSACTIONS/DESIGNATED ACCOUNT.** You understand that a Cardholder may use the card to purchase goods and services, when so authorized, from merchants (“Participating Merchants”) and that have arranged to accept the card as a means of payment. POS transactions will cause your account to be debited for the amount of the purchase. In addition, a debit card may be used, when so authorized, at any participating Merchant that accepts Visa® debit cards for the purchase of goods and services. You agree to prohibit Cardholder from requesting cash back as part of any purchase at a Participating Merchant.

Each time a Cardholder uses his or her card, the amount of the transaction will be debited from your designated account. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, in our sole discretion, authorize Point of Sale and other transactions that exceed your available balance (defined in next section). If we do, you agree to pay us the amount of the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Debit Card: checking

Your ATM and Debit cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**AUTHORIZATION HOLDS AND AVAILABLE BALANCE.** When you use your debit card to make a transaction you authorize the merchant to ask us to approve the transaction. When we approve the transaction, we must promise the merchant to pay for the purchase upon the merchant's request. We call this "authorizing" the transaction. Our decision to authorize or decline the transaction is based on your account's available balance at the time of the request, plus, at our sole discretion, any available Progressive Pay or overdraft protection plan coverage (transfer between accounts or line of credit). Your available balance is your actual (ledger) balance minus any holds on your account, including authorization holds and deposit holds.

Authorization holds are described in this section. For more on deposit holds, please read our Funds Availability Policy, which includes a detailed explanation of how and when we make deposited funds available to you.

There is often a delay between the date we authorize a debit card transaction and the date the merchant submits it to us for payment (settlement). We place a hold on your account for any authorized debit card transaction at the time we authorize it, and the hold remains on your account until we pay it. The authorization hold reduces your available balance used to authorize additional items but does not affect the actual (ledger) balance used for paying items and determining overdrafts and overdraft fees (see section titled NON-SUFFICIENT FUNDS AND OVERDRAFTS of your account agreement). The amount of the hold will be the amount we have authorized, based on the request we receive from the merchant or as permitted under applicable payment network rules. The authorization request and hold may not equal the amount the merchant ultimately presents for payment. The amount held based on an authorization request is not applied to any specific debit card transaction. If an authorized debit card transaction is not submitted to us for payment within three (3) business days after we first apply the hold, we will release the hold from your account.

We determine whether a debit card transaction overdraws your account at the time the merchant submits the transaction for payment (settlement). We will not, however, charge overdraft fees for debit card transactions that we authorize when you had a positive available balance, even if your actual (ledger) balance is insufficient to pay the item at the time it is submitted for payment. Here is an example of how a debit card transaction that was authorized at a time when your account's available balance was positive may still overdraw your account: On Monday, we authorize a debit card transaction because you have a sufficient available balance at the time. An authorization hold is then placed on your account until the merchant submits the transaction for payment. On Tuesday we process and post another transaction (such as a check you wrote) that reduces your actual (ledger) balance below zero. If the merchant presented the original debit card transaction for payment on Wednesday, and your actual (ledger) balance remains below zero, the debit card transaction will overdraw your account. You will not incur an overdraft fee in these instances.

**PIN-LESS DEBIT TRANSACTIONS - Visa®.** When you use your card with a Visa® logo on the VISA and Pulse Networks, the transaction may be processed as a debit transaction without requiring PIN authentication ("PIN-less"). Transactions that are completed as PIN-less debit transactions will not be processed by Visa® and may post to your account as an ATM or Debit transaction rather than a Visa® purchase (even though you did not enter your PIN). Transactions processed in this manner may not qualify for Visa® rewards or points as they are not processed on the Visa® network. Transactions completed as PIN-less debit transactions include, but are not limited to, government payments, utilities, and property management fees.

**CURRENCY CONVERSION - Visa®.** When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is the rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

**DOCUMENTATION.** Upon completing a transaction at an ATM, Cardholder will receive a printed receipt documenting the transaction (unless Cardholder chooses not to get a paper receipt or the transaction is less than \$15.00). These receipts (or the transaction number given in place of the paper receipt) should be provided to you by Cardholder and retained by you to verify that a transaction was performed. Cardholder will receive a receipt at the time he or she performs any transaction using the card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**LIABILITY.** You agree to instruct Cardholder that the card issued may not be used for personal purposes. You understand that you are responsible for the transactions completed by the Cardholder whether or not the transactions are in furtherance of the business. Further, you understand that you remain responsible for the transactions of the Cardholder unless and until you provide notice to us of their revocation of Cardholder's authority and card, in a manner required by us, and we are given a reasonable time period to act upon it. Misuse of the access cards and the account(s) may cause the card(s) to be taken back

by us and the account(s) to be closed, and you will remain liable for the payment of any overdraft balance and fees due to these transactions.

Tell us at once if you believe your card or PIN has been lost or stolen. If you notify us within 60 days of your becoming aware of a security loss event or unauthorized activity, your liability is dictated under VISA®. U.S.A.'s "Zero Liability Policy," you may not be liable for the unauthorized use of your Card or associated account that results in a fraudulent transaction made over the VISA® network. If you are claiming that a Card transaction was unauthorized, you agree to cooperate with us in our investigation and give us a copy of any police report and affidavit covering all reasonably related facts and circumstances. We will provisionally credit you for losses from the unauthorized use within five (5) Business Days of your notification to us of the loss. The VISA® Zero Liability Policy does not apply to transactions made at an ATM or to any transactions made using your PIN that are not processed by VISA®. We may impose greater liability, or withhold, delay, limit or rescind any provisional credit that we provide to you under the Zero Liability Policy, based on factors such as your gross negligence or fraud, your delay in reporting unauthorized use, our investigation and verification of your claim, your account standing and history and other factors. If you become aware of any security loss event of unauthorized activity and fail to notify us in a timely manner, your liability is the total amount reported for the unauthorized use of your card or associated account that results in a fraudulent transaction made over the VISA® network. If you fail to notify us within 60 days of the periodic statement being mailed or otherwise being made available for your review, we will deem the transactions reported in the periodic statement to be accurate and authorized.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS.** If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. You understand that there are exceptions allowed by applicable law for which we will not be liable, such as but not limited to:

- If through no fault of ours, you do not have sufficient funds in your account to complete the transaction;
- If the transaction would result in your exceeding the credit limit on your line of credit, when one is indicated;
- If the ATM was not working properly and Cardholder knew about the breakdown before starting the transaction;
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transaction, despite the reasonable precautions we have taken;
- If we have terminated our Agreement with you;
- When the card has been reported lost or stolen or we have reason to believe that something is wrong with the transaction;
- If we receive inaccurate or incomplete information needed to complete a transaction;
- If the funds in your account are subject to legal action preventing a transaction to or from your account; and
- If the ATM does not have enough cash to complete the transaction.

**SECURITY PROCEDURES.** You agree to ensure that reasonable measures are used to maintain the security of the card and PIN, such as not revealing the PIN to any person, or writing the PIN on the card or on any item kept with the card. You understand a card cannot be transferred to another person. You agree to inform us immediately of any lost or stolen access card, any compromised PIN, any change to or revocation of the access authority of Cardholder, and of any discovered unauthorized activity. Our contact information for such notifications is:

Written Notification: Camden National Bank  
Address Notification: 245 Commercial St  
Rockport, ME 04856  
Phone Notification: (800)860-8821

You understand that we may require a written confirmation of an oral notification, and that we have the right to refuse a transaction on your account when a card or PIN has been reported lost or stolen, or when we reasonably believe there is unusual activity on your account.

**DISPUTED TRANSACTIONS.** In case of a suspected error or for a question about card transactions, you agree to contact us as soon as possible, no later than 60 days after a periodic statement has been mailed or made available to you, to obtain further information regarding the transaction or to request an investigation. You understand that you need to provide us with the following information: 1. Your name and the account number of the activity in question; 2. A description of that

activity, including the dollar amount, and 3. An explanation of the reason you are questioning the activity or requesting either additional information or an investigation. If you contact us with an oral request, we may require that you send in a written confirmation of the request within 10 Business Days.

Our contact information for such notification is:

Written Notification: Camden National Bank  
Address Notification: 245 Commercial St  
Rockport, ME 04856  
Phone Notification: (800)860-8821

You understand that we will determine whether an error occurred within a reasonable time after we receive your request and will correct any error promptly, however, we may take up to 10 Business Days to investigate your complaint or question. Within 3 Business Days of our completion of the investigation we will inform you of the results. When no error was found, we will send you a written explanation and you may ask for copies of the documents used by us in the investigation.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with POS transactions are permissible disclosures of account information, and you further agree to release us and hold us harmless from any liability arising out of the transmission of these messages. You understand that we will disclose information to third parties about your account: 1. When necessary to complete a transfer or to investigate and resolve errors involving transactions; or 2. in order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or 3. In order to comply with government agency or court orders; or 4. with your consent.

**EXPENSES.** You agree to be liable to us for any loss, costs, or expenses that we incur as a result of any dispute involving your accounts, including reasonable attorneys' fees, to the extent permitted by law, and you authorize us to deduct such loss, costs, or expenses from your account without prior notice to you.

**FEES.** We will hold you responsible for the applicable fees indicated on the fee schedule.

**AMENDMENT, TERMINATION AND NOTIFICATION.** You agree that this Agreement may be amended by us from time to time. We will notify you of amendments as required by applicable law or institution policy. Notices will be sent to the most current address shown on your account records. The continued use of the cards by the authorized Cardholders will be deemed as evidence of your agreement to any amendments. You may terminate this Agreement at any time by providing written notice to us. We may terminate this Agreement at any time by providing written notice to you.

**BUSINESS DAYS.** Our business days are Monday through Friday excluding holidays.





## BUSINESS PRODUCT DISCLOSURES

### BUSINESS CONNECT CHECKING PROMO: IMPORTANT ACCOUNT INFORMATION

**ELIGIBILITY REQUIREMENTS.** This account is for businesses and D/B/As only.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be charged after 12 consecutive periodic statement cycles of inactivity.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal (“NOW”) accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

#### ***ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.***

##### **PERKS.**

No fee for paper statements.

No fee for the Returned Check (RCK) service.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

## **BUSINESS PARTNER CHECKING: IMPORTANT ACCOUNT INFORMATION**

**ELIGIBILITY REQUIREMENTS.** This account is for businesses and D/B/As only.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A service fee of \$10.00 will be imposed every periodic statement cycle if the average daily balance for the periodic statement cycle falls below \$5,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The service fee is waived when you do at least one of the following each periodic statement cycle:

- Keep a minimum average daily balance of \$5,000 or more in this account.
- Keep a minimum average daily balance of \$20,000 in combined business Checking, Savings, and Money Market accounts. To be combined, the primary owner of the accounts must have the same name and tax identification number as this account. (Important Note for Sole Proprietors: It is the Bank's intention to only use the business relationship to make the determination. However, due to a system limitation, there may be instances, including but not limited to, when a Social Security Number (SSN) is used rather than an Employer Identification Number (EIN) where a sole proprietor's personal Checking, Savings and Money Market accounts may be considered when making this determination. If this occurs, Camden National Bank may exclude them at any time. Talk to your account representative for more information.) OR
- Have \$20,000 in combined outstanding business loan balances at the end of the periodic statement cycle. The primary owner of the loan(s) must have the same name and tax identification number as this account. (Important Notes for Sole Proprietors: It is the Bank's intention to only use the business relationship to make the determination. However, due to a system limitation, there may be instances, including but not limited to, when a Social Security Number (SSN) is used rather than an Employer Identification Number (EIN) where a sole proprietor's personal loans may be considered when making this determination. If this occurs, Camden National Bank may exclude them at any time. Talk to your account representative for more information.)

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per periodic statement cycle will be charged after 12 consecutive periodic statement cycles of inactivity.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

#### **PERKS.**

No fee for paper statements.

No fee for the Returned Check (RCK) service.

No fee for Treasurer's Checks or Money Orders.

Monthly service fee is waived for one consumer checking account for one Authorized Signer. The consumer account chosen for service fee waiver is selected by the Authorized Representative at account opening, and may only be changed upon request and is subject to the Bank's sole discretion.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power of privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy power or privilege.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Combined Items Fee: If you have more than 400 combined items during the periodic statement cycle, for each item over 400 you will be charged a fee of \$0.40 for every deposit made, regardless of channel (over the teller line, via ATM or via Mobile or RDC), plus \$0.40 for every item associated with that deposit. The Combined Items Fee also includes checks written from this account. Items that are not included in the Combined Items Fee are ACH credits and debits, debit card transactions, or other electronic debits and credits.

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

### COMMERCIAL CHECKING: IMPORTANT ACCOUNT INFORMATION

**ELIGIBILITY REQUIREMENTS.** This account is for businesses and D/B/As only.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CHECKING ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

#### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Your Commercial Checking account services and fees are governed by a separate Account Analysis Fee Schedule. Please contact your Treasury Management Sales Advisor for additional details.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

### MUNICIPAL NOW CHECKING: IMPORTANT ACCOUNT INFORMATION

**ELIGIBILITY REQUIREMENTS.** This account is for municipalities and government agencies only.

**RATE INFORMATION.** Please contact your Treasury Management Sales Advisor for current rate information.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal (“NOW”) accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## NONPROFIT CHECKING: IMPORTANT ACCOUNT INFORMATION

**ELIGIBILITY REQUIREMENTS.** This account is for non-profit 501 (C) organizations only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.00	0.000%	0.00%
2	Equal to or greater than \$2,500.00 but less than \$5,000.00	0.050%	0.05%
3	Equal to or greater than \$5,000.00 but less than \$20,000.00	0.050%	0.05%
4	Equal to or greater than \$20,000.00 but less than \$50,000.00	0.050%	0.05%
5	Equal to or greater than \$50,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10.00 to open this account.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

***ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.***

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**BUSINESS SAVINGS: IMPORTANT ACCOUNT INFORMATION**

**ELIGIBILITY REQUIREMENTS.** This account is for businesses and D/B/As only.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

<b>Tier</b>	<b>Daily Balance Range</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
1	Below \$5,000.00	0.020%	0.02%
2	Equal to or greater than \$5,000.00 but less than \$25,000.00	0.030%	0.03%
3	Equal to or greater than \$25,000.00 but less than \$100,000.00	0.030%	0.03%
4	Equal to or greater than \$100,000.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Monthly Service Fee of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks). In the event that an item tries to clear your account but is blocked, but later clears and posts to your account, the item will be backdated to the original day it attempted to clear and post. As such, interest will accrue based on the original presentment date.

**TRANSACTION LIMITATIONS.** This account allows unlimited withdrawals or transfers so long as they are done in person at one of our ATM or banking center locations. Otherwise you are limited to a total of six withdrawals and transfers per statement period, which include ACH debits, checks payable to third parties, draft checks, debit card (POS) transactions, wire transfers, transfers from your account under an agreement to cover overdrafts on a transaction account, automatic fund transfers, or transfers from your account at your telephoned request either directly to a bank employee or indirectly through Telephone Banking or Online Banking. Refer to the fee disclosure for the service charge for each transaction that exceeds the statement period limitation. Violations of transaction limitations within a 12 month cycle may constitute conversion to a transaction account or account closure.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**OVER ITEM FEE.** \$0.12 per paper item service fee for each deposited item over 20 items per statement cycle.

**ATM FEES.** We do not charge a fee for using a non-Camden National Bank ATM per withdrawal or inquiry. When you use an ATM not owned by us, the ATM operator or any network used may charge you a fee, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about

fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## **IOLTA: IMPORTANT ACCOUNT INFORMATION**

**ELIGIBILITY REQUIREMENTS.** This account is for attorneys only.

**RATE INFORMATION.** The interest rate on your account is 0.500% with an annual percentage yield of 0.50%. Your interest rate and annual percentage yield may change.

**DETERMINATION OF RATE.** At our discretion, we may change the interest rate on your account.

**FREQUENCY OF RATE CHANGES.** We may change the interest rate on your account every day.

**LIMITATIONS ON RATE CHANGES.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**PROCESSING ORDER.** All deposit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows from lowest to highest within each category; electronic items such as ATM and preauthorized transactions then checks (posted in check number order). The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNT WITH SUBACCOUNTS.** This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 1/15/2025. To obtain the current rate(s) and annual percentage yield information, please call (800) 860-8821.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Member  
**FDIC**

  
**Camden**  
NATIONAL BANK

