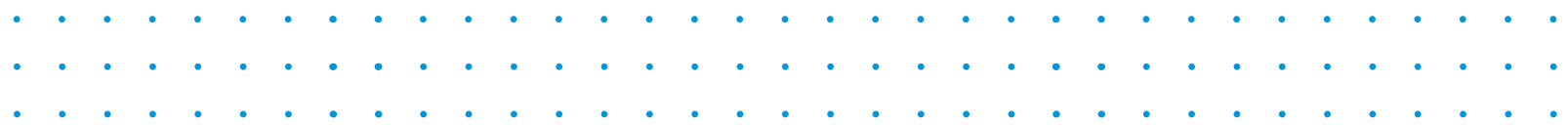


*Welcome* to Camden National Bank.



# Warm Welcome to Camden National Bank.

*We're glad you're here.*

From all of us at Northway Bank and Camden National Bank, we are excited to welcome you as we become one bank. We are two like-minded community banks coming together to offer more resources to help your business grow and your family thrive.

Soon, you'll have access to a broader range of capabilities, expanded banking and wealth management solutions, enhanced product offerings, and access to 73 combined banking locations – all supported by many of the same trusted team members you've come to rely on.

As one bank, we'll strive to exceed your expectations with our best-in-class service, complemented by leading digital solutions.

We all look forward to working with you and helping you complete the transition as seamlessly as possible.

Thank you, and welcome.



Simon Griffiths  
President & CEO  
Camden National Bank

## So, what can you expect?

For starters, you can expect a combined organization of **smart, dedicated people** who genuinely care for you and every customer.

By providing you with **financial advice** and guidance tailored to your unique goals, no matter where you are on your financial journey.

By devising **products and services** that fit the way you live, from online and mobile solutions to home mortgage options that give you a wide range of borrowing choices.

By having the **financial strength** and expertise to complete everything from complex commercial loans to small-business and start-up financing.

By being **there for you**. You're more than a transaction. It's about personal interaction, innovation, and fulfilling all your expectations.

**This is banking at its best!**

## Frequently Asked Questions

### Q. Who is Camden National Bank?

A. This year marks the 150th anniversary of the founding of Camden National Bank. We trace our roots back to 1875 when a group of local businessmen gathered in the back room of the Five and Ten Cent Store in Camden, Maine, and established a new bank. They saw the need for a local community bank to help businesses succeed and citizens prosper. Over the past 150 years, we have expanded into Northern New England, providing sophisticated financial products and services by combining innovation with a human approach to customer-centric banking. Camden National Bank provides the latest tools and modern technology to create a secure, convenient environment in which customers can access and manage their money at their convenience, with the support of highly trained financial advisors to guide them along the way.

### Q. What does this mean to me as a Northway Bank customer?

A. This means you'll still receive the same genuine, personal service—now from 73 locations spanning across New Hampshire and Maine. You will have free access to over 84 ATMs and a wider range of sophisticated banking tools and products, from personal and business banking to commercial lending and home loans. You'll benefit from local decision-making through an independent community bank that lives and works in your community.

### Q. Will my banker be removed from managing my relationship?

A. No. All Northway Bank banking center employees will be retained. One of the many benefits is our ability to expand customer relationships by providing bankers with more tools, products, capacity, and expertise to deliver a best-in-class experience for all customers.

CAMDEN NATIONAL BANK



# Frequently Asked Questions

## Q. Will my banking center close?

A. No, all Northway Bank banking centers will remain open. We will consolidate our two Portsmouth locations, which occupy the same building.

## Q. What is the timing of the change?

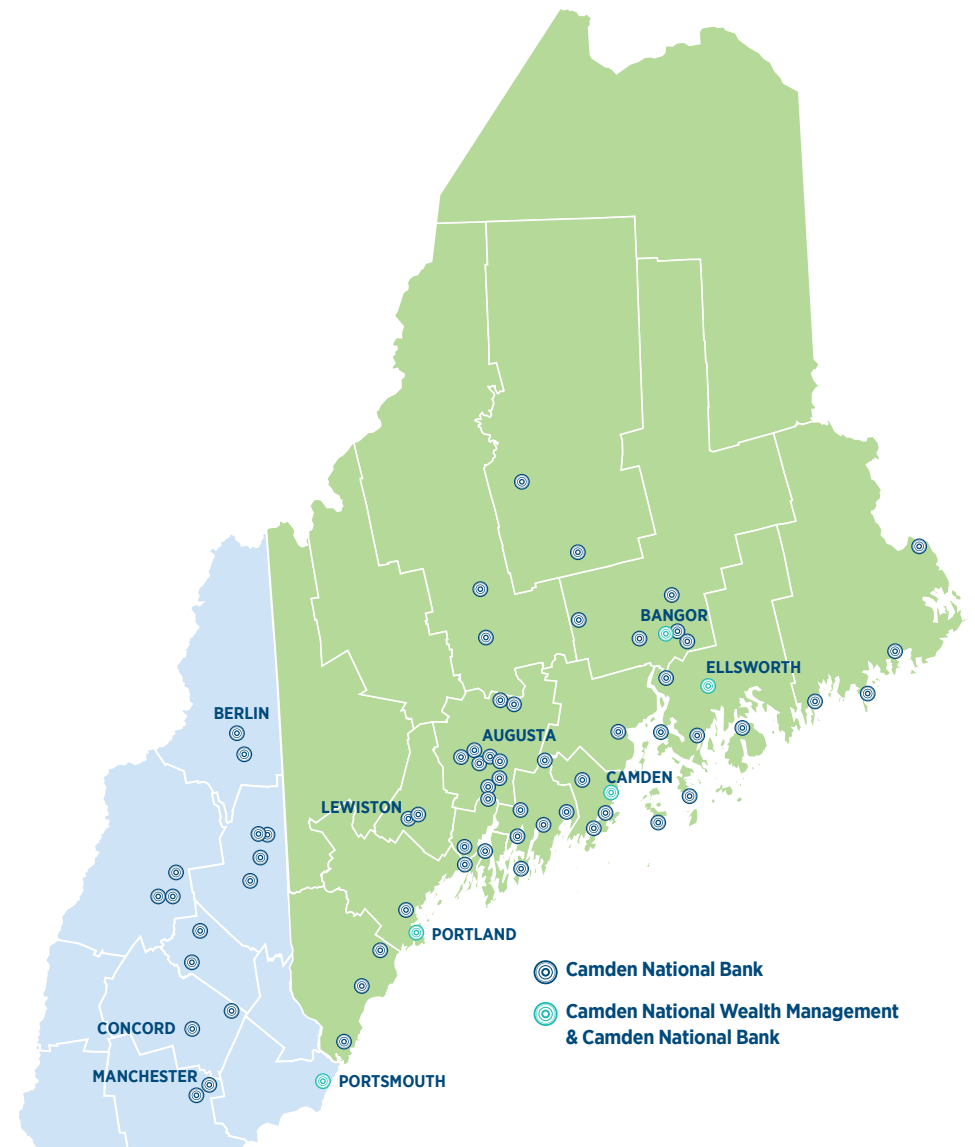
A. For now, there are no changes in how you bank with us, and there is no need to take any action. Please refer to the enclosed *What to Expect and When* pamphlet that includes the necessary steps that will help you prepare for the transition.

## Q. Will my account number stay the same?

A. Most account numbers are not changing. Please see your enclosed Welcome Letter, which lists how your account(s) will transition to Camden National Bank following conversion weekend (March 14-17). If your account number is changing, a representative from Northway Bank will contact you prior to the merger.

## Q. What will happen to any direct deposits going into my current Northway Bank account, including payroll, Social Security, or other direct deposits?

A. Any direct deposits, including payroll and Social Security, that you currently have set up with Northway Bank will automatically transition to your new Camden National Bank account, as identified in your Welcome Letter.



## Frequently Asked Questions

### Q. Can I continue to use my Northway Bank checks?

A. Yes, most customers can continue using their current Northway Bank checks following the merger with Camden National Bank. Camden National Bank will retain Northway Bank's routing number. Only a small number of customers with duplicate account numbers will receive new checks.

### Q. How can I access my accounts over conversion weekend (March 14 - 17)?

A. You will be able to use your Northway Bank debit card for transactions and cash withdrawals as you normally do over the weekend. However, digital banking will be unavailable during conversion weekend and will be available again beginning Monday, March 17th.

### Q. Will my Northway Bank credit card still work?

A. Yes, your Northway Bank credit card will continue to work until it expires. At that time, your card will be replaced with the same card, just with Camden National Bank's credit card look and feel. You'll still enjoy the same benefits and perks.

### Q. Will I receive a new debit card?

A. Yes. Northway Bank processes debit card transactions through the Mastercard® network, whereas Camden National Bank uses the Visa® network. All Northway Bank debit card and ATM card customers will receive a new Camden National Bank debit card the week of March 2nd.

For your account security, you will also receive a new PIN in a separate mailing. Your Northway Bank debit card will be deactivated on March 17th.

Your new Camden National Bank debit card's number and expiration date will change. On or after March 17th, you will need to:

- Activate your new debit card and PIN at any ATM or by making a purchase. You can also call 888-654-8796.
- You can set a new PIN or change your PIN at any Camden National Bank ATM or banking center location, or by calling 888-654-8796.
- Update automatic/recurring payments you've been making with the new debit card details, such as debit card number, expiration date, and the three-digit CVV or security code.
- Upload your new debit card to your mobile wallet.

### Q. What do I need to know about my new Camden National Bank debit card?

A. Camden National Bank's Visa® debit card is contactless. Just tap and pay when you check out. Your contactless transactions are always secure, complemented by 24/7 fraud alerts.

You have security at your fingertips. Instantly lock and unlock your debit card within digital banking with debit card controls. Whether it's misplaced or you're just being cautious, control is just a click away.

You have fraud protection 24/7. Our Fraud Team will be in touch by phone, text or email right away if they detect suspicious activity on your account.

# Personal Banking

We're dedicated to deepening relationships by offering products and services you love and fostering conversations that provide personalized financial guidance. By investing in exceptional talent, advanced tools, and innovative technology, we strive to create a secure and convenient banking experience that empowers you to achieve your ambitions.

Camden National Bank offers the following checking and savings accounts. For additional information, please refer to the Personal Deposit Account Agreement in the Guide to Accounts & Services.

## Camden National Bank Checking Accounts

	Features & Benefits	Monthly Fees	Paper Statement Fee	ATM Rebates
<b>Choice Checking</b>	Enjoy the flexibility to bank the way you want with Choice checking.	\$3 or \$0 with \$100 minimum average daily balance	\$3 per periodic statement cycle, complimentary for 65 and better	<ul style="list-style-type: none"> <li>Free access to Camden National Bank's ATM network</li> </ul>
<b>Rewards Checking</b>	Get rewards for your everyday banking. <ul style="list-style-type: none"> <li>10¢ cash-back on debit card transactions</li> <li>ATM rebates</li> <li>Residential mortgage closing cost discount</li> </ul>	\$5 or \$0 with \$500 minimum average daily balance	\$3 per periodic statement cycle	<ul style="list-style-type: none"> <li>Free access to Camden National Bank's ATM network</li> <li>Up to \$10 per month in ATM rebates at non-Camden National Bank ATMs</li> </ul>
<b>Premier Checking</b>	Take your finances to the next level with the account that offers relationship discounts. <ul style="list-style-type: none"> <li>Earns interest</li> <li>Discount on consumer loans</li> <li>Free paper statements</li> <li>Complimentary standard and Treasurer's checks, and domestic incoming wires</li> <li>Residential mortgage closing cost discount</li> </ul>	\$20 or \$0 with \$2,500 minimum average daily balance OR \$25,000 in total deposit balances	Complimentary paper statements	<ul style="list-style-type: none"> <li>Free access to Camden National Bank's ATM network</li> <li>Unlimited ATM rebates worldwide at non-Camden National Bank ATMs</li> </ul>

## Camden National Bank Savings Accounts

	Features & Benefits	Monthly Fees
<b>Promise Savings</b>	Grow your money with our savings account. Every bit matters.	\$1 or \$0 with a minimum average daily balance of at least \$100, are age 62 or better, or under the age of 18.
<b>Camden National Bank Money Market</b>	Earn a higher rate of return—with flexibility.	\$10 or \$0 with a minimum average daily balance of at least \$5,000.



**Camden National Bank**  
routing number: 011201458

# Business Banking

At Camden National Bank, we know that owning a business takes determination and resourcefulness. Wherever you are on your journey, we're here to support you. As your partner, we'll simplify how you bank—we'll expedite your calls when you're short on time, and bring real value to you when you need guidance.

Camden National Bank offers the following business accounts. For additional information, please refer to the Business Deposit Account Agreement in the Guide to Accounts & Services.

Camden National Bank Business Checking Accounts		
	Features & Benefits	Monthly Fees
<b>Business Connect Checking</b>	<ul style="list-style-type: none"> <li>• Complimentary paper statements</li> <li>• 100 Free combined items per statement cycle</li> <li>• Complimentary remote check service</li> <li>• Complimentary single user bill pay</li> </ul>	\$5 or \$0 with one of the following: <ul style="list-style-type: none"> <li>• \$1,000 in minimum average daily balances;</li> <li>• \$5,000 in combined checking, savings, and money market accounts (excluding CDs) minimum average daily balances*;</li> <li>• \$10,000 in outstanding loan balances at the end of the periodic statement cycle*; OR</li> <li>• 15 debit card point-of-sale transactions (fee refunded, not waived)</li> </ul> <i>* The primary owner must have the same name and PIN as the account</i>
<b>Business Partner Checking</b>	<ul style="list-style-type: none"> <li>• Complimentary paper statements</li> <li>• 400 Free combined items per statement cycle</li> <li>• Domestic and international wires</li> <li>• Complimentary Treasurer's checks and money orders</li> <li>• Complimentary remote check service</li> <li>• Monthly service fee waived on one consumer checking account for the authorized signer</li> </ul>	\$10 or \$0 with one of the following: <ul style="list-style-type: none"> <li>• \$5,000 in average daily balances;</li> <li>• \$20,000 in combined checking, savings, and MMA (excluding CDs) average daily balance; OR</li> <li>• \$20,000 in outstanding loan balances</li> </ul>

Camden National Bank Business Savings Accounts		
	Features & Benefits	Monthly Fees
<b>Business Savings</b>	The more you save, the more you earn with this tiered interest account.	\$3 or \$0 with a minimum average daily balance of \$500
<b>Camden National Bank Money Market</b>	Earn a higher rate of return, with flexibility.	\$10 or \$0 with a minimum average daily balance of \$100



**Camden National Bank**  
routing number: 011201458

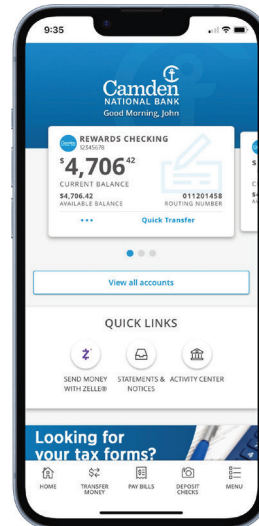


# Digital Banking



## ONLINE AND MOBILE ACCESS TO YOUR ACCOUNT ON OR AFTER MARCH 17TH IN DIGITAL BANKING:

- Refer to the *What to Expect & When* pamphlet for steps on how to enroll in digital banking for access to your account on or after March 17th.
- Transactions and balances will automatically migrate over so you can view previous activity.
- You will need to reestablish your one-time and recurring bill pay transactions.
- Your Northway Bank account statements and notices will not be available after March 14th, so please download them prior to March 14th. Your final statement, dated March 14th, will be printed and mailed to you. Be sure to enroll in paperless statements again in digital banking to avoid paper statement fees.



## ADVANCED SOLUTIONS FOR BANKING ON THE GO

Stay connected with your finances anywhere, anytime, from your desktop or our mobile app. You can open a new account, deposit a check, check balances, make bill payments, and much more. We make digital banking easy, safe, and reliable.

### WHAT'S GETTING BETTER:

You'll experience higher base limits on things like bill pay, mobile deposit, ATM withdrawals, and more.

### YOU CAN MOVE MONEY EVEN QUICKER WITH:

- Zelle® – A fast, safe, and easy way to send money to friends and family, even if they bank somewhere different than you\*.
- Setting up recurring external transfers between your accounts and/or at other banks without any fees.
- A direct connection to Intuit Direct Connect.

## TOOLS TO HELP YOU SUCCESSFULLY MANAGE AND TRACK YOUR FINANCES.

- Money Manager – An enhanced, easy-to-use budgeting tool to track and analyze your spending, find areas for potential savings, and help you create and reach your financial goals. You can also view your entire financial portfolio in one place, including external accounts.
- Account Alerts – Stay in the know with near real-time text, email, or push notification alerts to notify you of transactions and balances.

\* U.S. checking or savings account required to use Zelle® Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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