


**SUPERINTENDENT'S NOTICE  
TO INTERESTED PARTIES**

Charter Trust Company (“Charter”), a New Hampshire chartered non-depository trust company based in Concord, New Hampshire, applied to the New Hampshire Banking Department to merge with Bar Harbor Trust Services (“BHTS”), a Maine chartered non-depository trust company based in Ellsworth, Maine. Both Charter and BHTS are wholly owned subsidiaries of Bar Harbor Bank & Trust. If approved and consummated, Charter will acquire BHTS and change its name to Bar Harbor Wealth Management. Charter is also required to file a notice of the merger with the Maine Bureau of Financial Institutions. If the Bureau finds that the merger does not comply with applicable Maine law, it may file an objection with the New Hampshire Banking Department. Further, if the Bureau finds that the merger would be adverse to the public interest it may bring action against Charter Trust Company.

You may submit written comments on the notice of the merger to the Bureau of Financial Institutions, 36 State House Station, Augusta, Maine 04333-0036 or electronically through the Bureau of Financial Institutions’ website at <http://www.maine.gov/financialinstitutions>. The Bureau will accept written comments through Monday, March 22, 2021.



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Lloyd P. LaFountain III  
Superintendent

Gardiner, Maine  
March 12, 2021