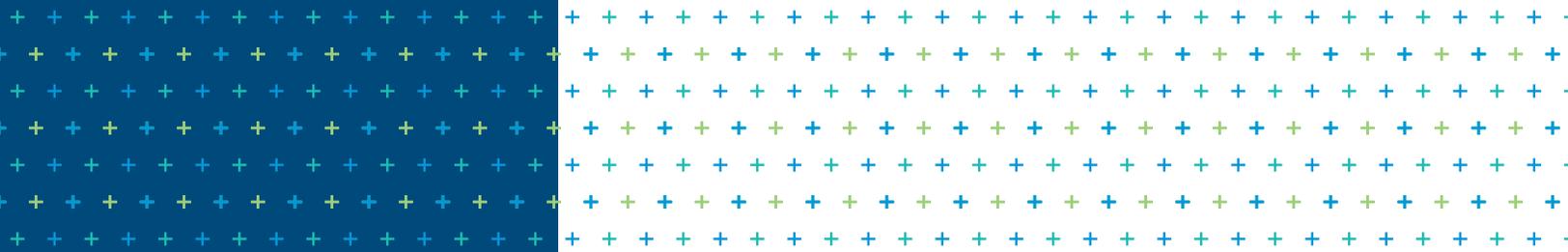


Environmental,  
Social, and  
Governance Report  
2020



Honesty & Integrity + Trust + Service + Responsibility + Excellence







+ A LETTER FROM OUR PRESIDENT & CEO +

**Leading, partnering, and progressing—with purpose**

Since our founding in 1875, we have been a values-guided community bank that is dedicated to our customers, employees, communities, and shareholders. As a trusted corporate partner who cares deeply for all we serve, we strive to follow responsible business practices under transparent, ethical governance, while giving back and having a meaningful impact.

Our role as a community institution and an essential business over the past year has never been clearer, and I am very proud of each and every one of our employees, who leaned into our identity as a resilient, caring financial institution. With guidance and oversight from our experienced Board of Directors, we were able to serve customers safely, provide stability during financially turbulent times, support our employees, and give back to those in the community who needed it most.

Over the years—through prosperous times and challenging times—our vision has united us around *delivering your best banking experience*, whether you're a small business owner, you're looking to refinance your home, or you're opening your very first savings account. As we look ahead to brighter days for our neighbors near and far, we remain as committed as ever to our constituents and to deepening our environmental, social, and governance (ESG) practices.

On the following pages, please find our 2020 ESG Report, highlighting Camden National Corporation's commitment to being a good corporate citizen, as well as our leadership on sustainability, diversity, and ethical governance over the past year.

With thanks,

Gregory A. Dufour | President & CEO

**EMBRACING OUR CORE VALUES**



**Honesty and integrity** - *above all else*



**Trust** - *built on fairness*



**Service** - *second to none*



**Responsibility** - *to use our resources for the greater good*



**Excellence** - *through hard work and lifelong learning*



We are a values-based, community-minded, and purpose-driven organization.



We are committed to our vision to *deliver your best banking experience*.



We are dedicated to our customers, employees, communities, and shareholders.





+ AT A GLANCE +

### 2020 ESG Highlights



32% increase in total calls, messages, and chats to our Customer Care Team.

# 3,000+

Paycheck Protection Program (PPP) loans for small business customers (\$245 million in relief funding).



Supported businesses, individuals, and families by providing COVID-19 loan payment relief programs.

# 17.4 MILLION

digital banking logins, a 23% increase over last year.

# 41%

growth in accounts opened by customers online.

# 3.6 MILLION

pages of paper saved by encouraging eStatements.

# 15,500

meetings conducted using our cloud-based conferencing software.

# hope @home

Reached \$575,000 donated since 2015 to homeless shelters through Hope@Home.

# \$20K

donated to 70 nonprofits in honor of employee volunteers.

# 40%

of Board directors are women.

# 50%

of executive management team members are women.

# 60%

of employees working remotely during the pandemic.

# \$100,000

added to our Emergency Assistance Program to support employees with pandemic-related needs.

# 17K

hours of employee training and development.



### 2020 Awards & Recognitions

We're passionate about listening to what our customers need, so we can be there for them—providing guidance, stability, and a better banking experience. In 2020, we stepped up and stood out:



Through our CamdenCircle customer experience program, we regularly survey customers for real-time feedback on how we're doing, what they need, and ways we could improve their banking experience. In 2020, we learned that 8 out of 10 of our consumer customers were likely to recommend us to friends and family—a strong indicator of customer satisfaction and loyalty.





## + ENVIRONMENTAL REPORT +

Our customers and employees are adopting digital tools and technology at an accelerated pace in order to manage their finances and conduct business. With the help of teams across the bank, including Information Technology, Digital Banking, and Facilities, we continue striving to reduce our environmental footprint, while empowering customers to bank the way they want and enabling employees to collaborate and connect remotely.

### Reducing energy consumption

In March 2020, 60% of our employees quickly shifted to remote work, reducing the environmental impact of commuting to the office each day. During this time, consumption of energy and water at our operations offices also decreased.

At our banking centers and offices, we strive to use energy-efficient LED light bulbs and motion sensor automation in an effort to decrease energy consumption. Our newest offices—including our state-of-the-art banking center in Damariscotta, Maine, as well as our significantly renovated Canal Plaza office in Portland, Maine—use solely energy-efficient LED lighting and controls.

In 2020, we tallied 15,500 meetings using our upgraded cloud-based conferencing software, and 82% of those meetings used video technology, reducing travel. While data from 2020 reflects the effects of COVID-19, including increased use of technology and work-from-home arrangements, and it may not be representative of future trends, we continue working to ensure that employees have access to convenient tools and functionalities for a resource-efficient workplace.

Using our more efficient storage and computing solution, the cost of operations for power, cooling, and maintenance is significantly reduced.

### Accelerated digital banking usage

As customers turn to our sophisticated digital banking tools for managing their everyday finances, reliance on fossil fuels for travel to and from the banking center decreases. In 2020, total digital banking logins grew to more than 17.4 million, a 23% increase over 2019. Services

*In 2020, customers and employees tapped into our sophisticated digital banking products and services, as well as advancements in corporate technology, reducing our reliance on paper and fossil fuels to conduct business and manage finances.*

within digital banking also grew in popularity, with a 27% growth in total mobile deposit users and a 26% growth in total person-to-person payment users over 2019.

### Declining paper usage

Approximately 50% of our deposit accounts receive eStatements, which translates to about 3.6 million pages of paper saved each year. We encourage the use of eStatements by charging a fee to receive paper statements. By offering electronic signature (eSignature) platforms for customers, we also eliminated an additional 1.5 tons of paper in 2020.

We also had a 41% growth in accounts opened by customers online, reducing the need for paper forms. Our secure, easy-to-use online application platforms, MortgageTouch™ and BusinessTouch™, allow





+ + + +

customers and employees to upload documents electronically, further reducing the use of paper. In 2020, 39% of funded residential loans were submitted using MortgageTouch™.

Lastly, our secure document imaging platform, which has improved our scanning efficiency, currently houses 150 million pages digitally, reducing the need for paper printing and storage.

In 2020, we securely shredded and recycled more than 115,000 pounds of paper.

**ESG investment capabilities**

Camden National Wealth Management works closely with clients to customize investment portfolios and meet any ESG-related requirements on a portfolio-by-portfolio basis, such as avoiding fossil fuels and investing in alternative energy. While not constrained by an ESG mandate as an organization, Camden National Wealth Management closely monitors ESG practices for individual stock and bond investments, and individual company ESG rankings factor into our overall research process.





We are passionate about making a difference in people’s lives. Whether we are helping customers buy their first home or build a growing business, our caring employees strive to go above and beyond to serve our customers, communities, and each other. We are also dedicated to giving back and making a difference in the communities where we live, work, and play. We devote time and resources to programs and organizations that help our employees, customers, and neighborhoods thrive, so they can reach their financial goals.

**Community Reinvestment Act (CRA)**

Since 2005, we have received an “outstanding” rating, the highest possible, on our CRA performance evaluations. This rating was given by our primary regulator, the Office of the Comptroller of the Currency, which charters, regulates, and supervises all national banks and federal savings associations. The “outstanding” CRA rating is a result of our employees’ dedication to our vision and values, and it sets us apart in the marketplace. Our rating is symbolic of the way we operate our business and deliver for our customers. We believe that helping to meet these needs—particularly for low- and moderate-income individuals, as well as consumers and businesses in low- and moderate-income areas—is essential to the continued growth and vitality of our communities and our company.

As part of our commitment to CRA, we’re proud to share that approximately 35% of our charitable donations qualify for CRA credit with such donations being made to nonprofits that predominantly serve low-to-moderate-income individuals or work in low-to-moderate-income tracts in affordable housing.

**2020 GIVING HIGHLIGHTS**



**\$575,000+** donated since 2015 to more than 50 homeless shelters through **Hope@Home**, with more than \$90,000 donated in 2020. Every time someone finances their new home with us, we donate \$100 to the nearest shelter, providing vital assistance to those in need.

**\$175,000**

donated since 2011 in honor of 48 recipients of our **Leaders & Luminaries Award** to shine a light on the impact of outstanding nonprofit board directors. In 2020, five organizations received a total of \$22,000.

**\$25,000**

for **Boys & Girls Clubs of Kennebec Valley** to help build a vital new community space called the Clubhouse that our neighbors, customers, and employees will benefit from for years to come.



**\$24,000** donated to organizations ensuring food security across our footprint throughout the year.



**\$17,500** to **Finding Our Voices**, a grassroots nonprofit with a mission to break the silence of domestic violence—town by town, conversation by conversation.

**\$17,000**

for **Big Brother Big Sister chapters** where our employees mentor children and serve on the board of directors.

**\$7,500**

for **Junior Achievement of Maine** and its support of K-12 programs that foster work readiness, financial literacy skills, and entrepreneurship.





### Donations and employee volunteerism

Our community investment includes philanthropic donations, contributions made in the spirit of CRA, and sponsorships that strengthen the well-being of our towns and neighborhoods. In 2020, we donated to a variety of registered nonprofits across our footprint. In response to the pandemic, we also focused funds on organizations supporting those experiencing homelessness, domestic abuse, and food insecurity in our communities.

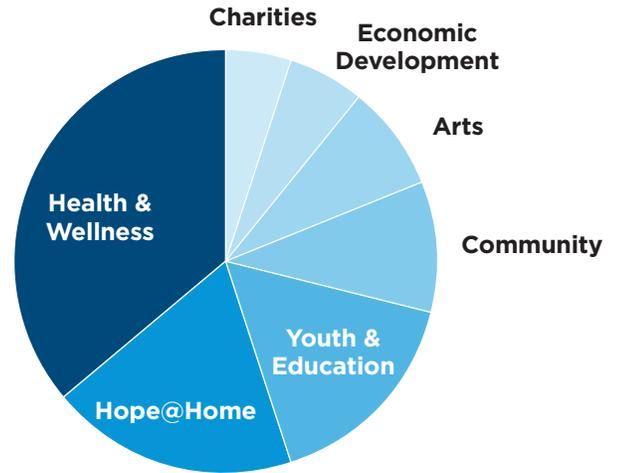
In 2020, due to the impact of the pandemic on in-person activities, our employees logged approximately 6,000 volunteer hours. We're proud of how our employees creatively shared their energy and expertise with a wide array of programs and organizations. Many of these volunteers bring important skill sets to nonprofit boards and help advance nonprofit organizations while also fulfilling our CRA commitment.

### Providing financial flexibility for customers in need

This past year, our employees stepped up in impressive ways to provide guidance and support for individuals, families, and businesses facing financial hardship as a result of the pandemic. Our business and commercial banking teams assisted business customers with access to government sponsored support, including state and federal lending assistance programs, such as those offered by the Finance Authority of Maine (FAME) and the U.S. Small Business Administration (SBA).

Throughout 2020, we supported more than 3,000 small business customers with SBA Paycheck Protection Program (PPP) loans, representing \$245 million in relief funding. Ninety percent of those PPP loans were \$150,000 or less, making it possible for the smallest of small businesses to stay afloat during a very challenging time.

## 2020 Donations



In 2020, FAME presented us with the “Lender at Work for Maine” award. This was our 11th time as a FAME awardee, and during the prior year, we were proud to partner with FAME on 30 loans totaling approximately \$3.8 million, helping to create and retain 408 Maine jobs.

We also created a special COVID-19 payment relief program (March-December 2020) to provide short-term deferments to qualifying customers. Through this program, we assisted approximately 1,500 total customers with business and/or personal loan payment deferrals, providing flexibility to those in need due to the financial impact of the pandemic.

### Serving all customers and communities

To address the needs of a diverse customer base and to promote access to mainstream banking, we offer a comprehensive suite of financial products and services for consumers, small businesses, and commercial customers. These include basic banking products with no or low monthly maintenance fees so we can serve individuals who are just entering the banking system and customers





who are looking to reestablish a banking relationship after experiencing banking challenges in the past.

All of our products and services are readily accessible and delivered throughout our footprint via 58 banking centers, 66 ATMs, our Customer Care Center and business banker teams, and robust digital banking tools. Our Customer Care Center is available 24 hours a day, seven days a week, to assist with customers' questions and concerns by phone, secure online chat, and email. In addition, we continue investing in our digital banking platforms and services, so that customers are able to bank anywhere, at any time, whether they live five miles from a banking center or across the country.

Our marketing philosophy and policy require us to provide product and service information that is clear, comprehensive, and accurate. All marketing materials are reviewed by our compliance team to be sure we meet legal and regulatory requirements.

**Creating an energized, engaged workplace culture**

We dedicate time and resources to continue building a culture that will attract and retain top talent. When employees first join the bank, they attend a New Hire Orientation to meet senior leaders, hear from different areas of the business, and learn more about our workplace culture, differentiators, and focus. All employees are also required to review and acknowledge annually an online course called Our Camden Commitment, which outlines our values and policies with key information and specific examples.

Partnering with global analytics firm Gallup, we regularly survey our employees for their feedback on the fundamental elements of engagement in the workplace. In 2020, 89% of our employees participated in the voluntary engagement survey, which saw the

highest score since its inception in 2014 (based on aggregate responses to 16 questions). Over the course of the past year, we also conducted several special pulse surveys in response to COVID-19, so we could be sure to check in with employees in real time and address any issues.

We aim to continue creating a culture of actively engaged employees and believe that, as a result of our investments in this area, our employees are able to enjoy personal and professional growth.

We also celebrated employees during our employee appreciation week in September. The annual event was held virtually, and we were able to recognize our employees for their hard work and dedication over the past year. Thirteen employees received Commitment Awards for their outstanding dedication to our customers, communities, employees, and shareholders. Two individuals received the Employee of the Year Award, our most prestigious recognition, given to recipients who emerge as natural leaders in all award categories and demonstrate an outstanding commitment to our vision, core values, and constituents.

**Supporting employee health and wellness**

We are committed to our employees' health and well-being and provide competitive medical, dental, and vision programs, some of which are offered to

*Our employee engagement survey saw the highest score since its inception in 2014.*





+ + + +

employees at no cost. In 2020, senior leaders from across the bank led our swift and evolving pandemic response, ensuring that the highest safety measures were in place as an essential business. Sixty percent of employees quickly shifted to remote work with the help of our Human Resources and Information Technology teams ensuring effective at-home work setups.



**\$100,000**

added to our Emergency Assistance Program to support employees with pandemic-related needs.



**\$1.1 million**

contributed to employee Health Savings Accounts as part of our holistic health benefits program.



**\$23,000+**

in reimbursements made for gym and fitness classes to support healthy employee lifestyles.



At our banking centers and office areas, we established a number of safety protocols, including hand sanitizer, face coverings, and

physical distancing requirements, along with enhanced cleaning and daily health checks. We are also actively planning for the time when COVID-19 vaccines will be available for our employees, and to encourage participation, we plan to provide employees with paid time to receive their vaccine.

### Creating a safe, welcoming workplace culture

Through our commitment to fostering a fair, safe, and welcoming workplace environment for all, we aim to maintain a culture that enables our employees to be their best in serving our customers and communities, while achieving business success.

Through company-wide education, strong human resources policies, and communications efforts, we work to ensure that our workplace is safe for all and supports a culture where people feel they can report incidents that threaten that safety.

In our Stakeholder Handbook, which all employees review and acknowledge annually, we outline our Harassment and Retaliation Policy. In addition, we have a confidential whistleblower program that forwards complaints to the audit committee and the Board of Directors, and we work to take necessary action as quickly as possible after a complaint is received. We also provide an Employee Assistance Program with confidential support for victims of harassment or for employees who need counseling through any kind of issue.

To ensure workplace safety and preparedness, all employees take annual active shooter awareness training. Our banking center staff is further trained on best practices in procedures for opening and closing, robberies, hostage situations, bomb threats, alarm responses, and evacuations.

### Embracing diversity of all kinds

We believe we all have a responsibility to embrace diversity and create equality, inclusion, and safety at our company and in our communities. As outlined in our Stakeholder Handbook under Equal Employment Opportunities, we prohibit discrimination on the grounds of race, color, religion, sex, sexual orientation,





*In 2020, a record 48% of all open positions were filled by internal candidates.*

including gender identity and gender expression, national origin, citizenship status, age, disability, genetic information, or veteran status. We employ based on talent and potential for growth, and we value a diversity of backgrounds and ideas. We are also a member of the Diversity Hiring Coalition through the Society for Human Resource Management.

In 2020, 40% of our Board members and 50% of the executive management team were women. Our goal is to enhance our efforts to promote an inclusive culture, foster cultural awareness to unleash the full potential of our workforce, and fully leverage diversity as a key differentiator between us and our competitors.

We also strive to support organizations serving diverse populations across our footprint and working to make our communities more equitable and inclusive for all. In 2020, we provided charitable donations to nonprofits supporting women and minorities, including the Maine Women’s Fund, the Olympia Snowe Women’s Leadership Institute, Junior Achievement of Maine, Big Brothers Big Sisters of Mid-Maine and Southern Maine, Coastal Enterprises Inc. (CEI), and more. In 2021, we have also pledged sponsorship support for a local New Mainer Teller Training Program, run by Portland Adult Education, to help foreign-trained professionals gain entry into the financial services industry in Maine by

training them as bank tellers. Our Human Resources department is working closely with Portland Adult Education on this vital partnership.

**Maintaining open lines of communication**

In order to educate and empower our employees, we maintain open lines of communication between all levels of employees and senior leadership. Employees receive regular company-wide emails from our president & chief executive officer, and we host quarterly all-employee conference calls to discuss financial performance and achievements. Through our ongoing Camden Connect program, employees also have the opportunity to meet with members of the executive team in small groups, to discuss our vision and strategy and offer their input.

As part of our CamdenCircle customer experience program, employees are also encouraged to submit their feedback and ideas for making the customer and employee experience better. In 2020, employees submitted more than 200 ideas through our online portal for review and consideration by different





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departments across the bank, bringing the total number of employee ideas submitted up to 625 since the portal opened in 2017. This program provides a mechanism for supporting employee innovation and idea-generation at all levels of the bank.

**‘Total rewards’ employee compensation practices**

Our “total rewards” employee compensation program aims to attract, retain, and reward high-performing talent at all levels through a pay-for-performance philosophy. Our pay practices have strong governance processes, including a review of competitive market data from several proprietary surveys each year, many specifically related to the banking industry. Annual merit increases are assessed to ensure that decisions are made without bias against any group.

**Investing in education, training, and leadership development**

Each year, employees create a set of team and individual goals that we track throughout the year. These goals help measure our progress, accomplishments, and areas of improvement. Employees are also encouraged to create an Individual Development Plan to map out short- and long-term professional goals with tactics to achieve them. Managers and our Human Resources team support employees through this process. We strive to provide a multitude of opportunities—both at the bank and through external programs—for employees to grow, learn, and develop.

*17,000 hours were spent on employee training and development programs in 2020.*



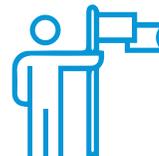
**Online Learning**

We require our employees to learn how to ensure customer privacy, prevent fraud, and stay up-to-date on federal and state banking regulations that impact their work, as well as regulations impacting employment law, such as sexual harassment laws and the Americans with Disabilities Act. We actively track our compliance training through the ABA Learning Management System. We require a passing score of 80% or higher on all compliance courses to be sure our employees have read and understood the material.



**Certificates and Reimbursement**

We offer employees a robust tuition reimbursement benefit to help reduce the financial stress of ongoing education and encourage our employees to build new knowledge and skills. We also encourage employees to pursue certificates, and we offer professional designation reimbursements to help them be knowledge leaders in their area of the company. Through the American Bankers Association and the Center for Financial Training, we provide employees with access to a catalog of classes that are taught locally and online to help increase banking knowledge.



**Leadership**

In 2020, 30 high-potential leaders (60% being women) participated in our Horizons 100 and 200 leadership development programs, which bring future leaders together to hone their leadership skills, teach them to work well with others to achieve key outcomes, and help them better understand our business.





## + GOVERNANCE REPORT +

Our Board of Directors and executive management team are committed to setting the tone, expectations, and corporate culture from the top, and we believe in the importance of sound and effective corporate governance for responsible growth.

The Board provides oversight, support, and guidance to all constituents and plays a vital role in our shared success. Board directors are our customers, advocates, and advisors, which makes us a stronger financial institution and community leader.

### Board composition

Our Board of Directors currently consists of 10 members. Under our Articles of Incorporation, the Board is divided into three classes: two classes of four directors each and a class of two directors, with one class of directors standing for election each year. At the Annual Meeting, nominated directors will be elected to serve for a term of three years and until each such director's successor is duly elected and qualified.

### Board diversity, independence, and expertise

We seek to have a Board composed of diverse directors with a variety of experience in business and in areas relevant to the company. Currently, 40% of Camden National Corporation Board directors are women, and 80% of directors bring financial services industry

knowledge. Our directors possess the highest personal and professional ethics, integrity, and values, and they are committed to representing the long-term interests of the shareholders.

Additionally, the Governance and Risk Committee has begun a process to review the Board's diversity, equity, and inclusion efforts, working with leading consultants to guide us through this important work.

The role of chair of the Board is held by an independent, non-executive director, Lawrence J. Sterrs, who has served as chair since 2017. Additionally, 90% of our directors are independent, and all Board committees are chaired by independent directors.

### Code of Business Conduct and Ethics and Code of Ethics for Financial Officers

All employees are bound by the provisions set forth in the Code of Business Conduct and Ethics relating to, among other topics, ethical conduct, conflicts of interest, and compliance with laws and regulations. The Board has also adopted a separate Code of Ethics for Financial Officers that supplements the Code of Business Conduct and Ethics and applies to the company's CEO, chief financial officer, and controller, as well as all financial officers and internal audit officers. The Code of Business Conduct and Ethics and the Code of Ethics for Financial Officers can be found on the Investor Relations section of our website at [www.camdenational.com](http://www.camdenational.com).

### Risk management practices

We are committed to creating a strong risk management culture, supported by a risk governance process as well as ongoing employee education and training. Our robust information security program and suite of Security Policies are focused on cybersecurity, encryption, and protection of customer data privacy and are overseen by the Board of Directors. Through open communication and training, all employees are responsible for adhering to best practices in risk, information privacy, and cybersecurity.

### Board Diversity Camden National Corporation





In order to deliver a first-in-class experience for customers, we partner with third-party vendors to provide products and services. We employ a comprehensive vendor management program that assesses vendor risks and holds vendors accountable for contracted services. The risk-based program evaluates many facets, including but not limited to the vendor’s operational risk, financial risk, security policies, control environment, and overall stability to ensure alignment with our internal practices. Every vendor is reassessed on a recurring basis.

To continue learning more about best practices in our industry, we are actively engaged with the Maine Bankers Association and the American Bankers Association. Many of our employees participate on committees, benefit from education and training, and influence public policy and government relations at the state and federal levels on these topics.

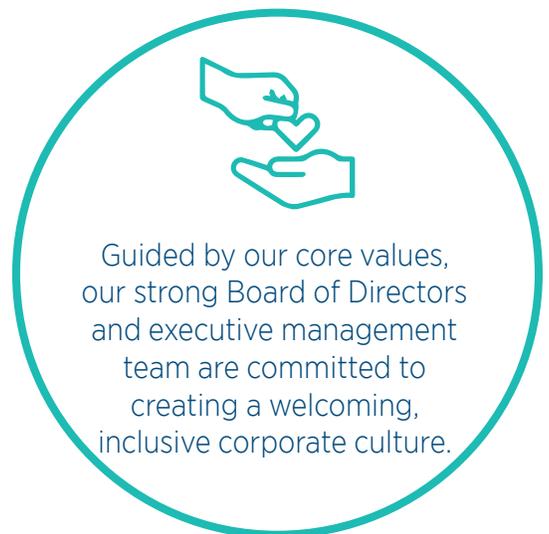
**Engaging shareholders and customers**

We have a long-standing commitment to transparency in communicating our financial performance and strategic objectives to current and potential shareholders. Our primary methods of communicating with the investment community include quarterly earnings releases, earnings conference calls, and an annual report, all available to the general public; publicly available filings with the U.S. Securities and Exchange Commission; current reports on Form 8-K; and active participation in investor conferences hosted by brokerage firms and industry groups.

Our governance structure and processes promote corporate transparency, ethical business practices, and open lines of communication among the Board, senior leadership, and employees:

- Our business ethics officer provides the executive management team and the Board with the necessary information to act appropriately in instilling and maintaining our ethics culture.
- Our Stakeholder Handbook and our Code of Business Conduct and Ethics provide examples of various scenarios to help clarify privacy situations, conflicts of interest, and more. Employees review and electronically acknowledge these documents annually to demonstrate that they have read and understood the material.
- Our employees are encouraged to report to their manager or call our confidential, safe, and secure Business Ethics Hotline to anonymously report fraud, abuse, or other information that they want to remain confidential. In our Stakeholder Handbook under Internal Reporting and Anti-Retaliation, we outline our policies prohibiting retaliation against employees who report misconduct.

The chief experience & marketing officer leads our ESG efforts. Our corporate documents are publicly available on the Investor Relations section of our website at [www.camdenational.com](http://www.camdenational.com).





## + LEADERSHIP +

### Executive Management



**Gregory A. Dufour**  
President & CEO, Camden National Corporation and Camden National Bank



**Tim Nightingale**  
EVP, Chief Credit Officer



**Renée Smyth**  
EVP, Chief Experience & Marketing Officer



**Joanne Campbell**  
EVP, Risk Management



**Heather Robinson**  
SVP, Chief Human Resources Officer



**Greg White**  
EVP, Chief Financial Officer



**Bill Martel**  
EVP, Technology & Support Services



**Trish Rose**  
EVP, Retail & Mortgage Banking



**Jennifer Mirabile**  
EVP, Managing Director of Camden National Wealth Management



**Ryan Smith**  
EVP, Commercial Banking

### Board of Directors



**Lawrence J. Sterrs, Chair**  
Board Chair, UniTek/UniTel & Chair CEO, Unity Foundation  
••



**David C. Flanagan**  
President, Viking Lumber Inc.  
••



**James H. Page, Ph.D.**  
Retired Chancellor, University of Maine System  
•



**Ann W. Bresnahan**  
Civic Leader  
••



**S. Catherine Longley**  
EVP and COO, The Jackson Laboratory  
•



**Robin A. Sawyer, CPA**  
Retired Vice President of Corporate Finance and Corporate Controller, Wex Inc.  
••



**Craig N. Denekas**  
Trustee, Chairman and CEO, Libra Foundation  
•



**Marie J. McCarthy**  
Chief Operations & People Officer, L.L.Bean  
••



**Carl J. Soderberg**  
President, Soderberg Company Inc.  
••



**Gregory A. Dufour**  
President & CEO, Camden National Corporation and Camden National Bank  
••



**Robert D. Merrill**  
President, Merrill Furniture  
+

• Camden National Corporation  
+ Camden National Bank

### About Camden National Corporation

Camden National Corporation (NASDAQ:CAC) is the largest publicly traded bank holding company in Northern New England with \$4.9 billion in assets and approximately 610 employees. Camden National Bank, its subsidiary, is a full-service community bank founded in 1875 in Camden, Maine. Dedicated to customers at every stage of their financial journey, the bank offers the latest in digital banking, complemented by personalized service with 58 banking centers, 24/7 live phone support, 66 ATMs, and lending offices in New Hampshire and Massachusetts. Comprehensive wealth management, investment, and financial planning services are delivered by Camden National Wealth Management. To learn more, visit [camdennational.com](http://camdennational.com).

Member FDIC. Equal Housing Lender.

