



REQUIRED ONLINE ACCOUNT DISCLOSURES Effective November 17, 2016

Agreement to Receive Electronic Disclosures and Notices Deposit Account Online Disclosures Consumer Products & Services Pricing Guide

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records. You may save a copy by downloading to your hard drive or by printing this PDF.

If you do not consent to receive account disclosures and agreements electronically, you should not proceed further as we will not be able to open your deposit account online. You may call our Customer Care Center at 1-888-692-2654 or visit any of our locations to open your account in person.

Important information will be furnished to you electronically. Agreement to Receive Electronic Disclosures and Notices

This disclosure documents your consent to conduct transactions electronically and to receive electronic disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent.

You understand, prior to consenting and opening an account online, that:

1. Your consent applies only to disclosures and notices regarding your online deposit account. A separate enrollment is necessary to receive online statements.
2. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain copies free of charge by calling us or writing us at the number or address listed below;

System Requirements to Access the Information. The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are the latest commercially accepted browser versions offered by the vendor and the hardware required by the vendor to operate the browser version. For maximum security, always use the latest version of a browser. Beta versions of browsers and operating systems are not recommended or supported. Additionally, if a browser or operating system is no longer supported by the vendor, it will no longer be supported by our system.

To retain a copy for your records, your system must have the ability to download or print PDF files. You must have software, which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® (available for downloading at <https://get.adobe.com/reader/>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

First United Bank & Trust

12892 Garrett Highway, Oakland, MD 21550
customerservice@MyBank.com | 1-888-692-2654

You are requesting to open one of the following accounts online. This document contains disclosures and account information for the following First United products, which are available to open.

- **Freedom Checking Account**
- **Interest Checking Account**
- **YouFirst Checking Account**
- **YouFirst Plus Checking Account**
- **My Prime Saver**
- **My Choice Money Market**

We may change the consumer account products and services described in this schedule at any time by adding, deleting or amending our existing terms and conditions. We may add new accounts or services and convert or discontinue existing accounts or services from time to time. For additional information regarding your account, see our **Deposit Account Agreement "Terms and Conditions of Your Account"**

First United Bank & Trust

12892 Garrett Highway
Oakland, Maryland 21550
1-888-692-2654

Interest Checking Account

Truth in Savings Disclosure

Rate Information

The Interest Rate paid on the entire balance in your account will be .026%, with an Annual Percentage Yield of .030%.

Frequency of Rate Changes

We may change the Interest Rate and Annual Percentage Rate on your account at any time.

Determination of Rate

At our discretion, we may change the Interest Rate and Annual Percentage Rate on your account.

Minimum-Balance Requirements

\$1 minimum deposit is required to open this account.

Compounding and Crediting Frequency

Interest will be compounded every month.
Interest will be credited to your account every month.

Daily Balance Computation Method

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

First United Bank & Trust

12892 Garrett Highway
Oakland, Maryland 21550
1-888-692-2654

YouFirst Plus Checking Account

Truth in Savings Disclosure

Rate Information

The Interest Rate paid on the entire balance in your account will be .026%, with an Annual Percentage Yield of .03%.

Frequency of Rate Changes

We may change the Interest Rate and Annual Percentage Rate on your account at any time.

Determination of Rate

At our discretion, we may change the Interest Rate and Annual Percentage Rate on your account.

Minimum-Balance Requirements

\$1 minimum deposit is required to open this account.

Compounding and Crediting Frequency

Interest will be compounded every month.
Interest will be credited to your account every month.

Daily Balance Computation Method

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.



First United Bank & Trust
My Prime Saver Account
Truth in Savings Disclosure

Rate Information

The Interest Rate for your account with the Annual Percentage Yield is listed below.

.115 % Interest Rate .120 % Annual Percentage Yield

Determination of Rate

At our discretion, we may change the Interest Rate on your account.

Frequency of Rate Changes

Your Interest Rate and Annual Percentage Yield may change the first Tuesday of each month.

Compounding and Crediting

Interest will be compounded monthly
Interest will be credited to your account monthly

Minimum Balance Requirements

You must deposit \$100.00 to open this account and maintain this amount each day to earn the disclosed annual percentage yield.

Daily Balance Computation Method

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

Accrual of Interest on Noncash Deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations

Transfers and withdrawals from a My Prime Saver account to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order to third parties is limited to only six (6) per month or statement cycle. Please refer to the ***Consumer Products & Services Pricing Guide*** for information regarding the additional withdrawal fee.

You may make deposits into your account at any time or in any amount.

Additional Terms and Conditions

- Please refer to the ***Consumer Products & Services Pricing Guide*** for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

First United Bank & Trust
My Choice Money Market
Truth in Savings Disclosure

Rate Information

The Interest Rate for your account with the Annual Percentage Yield is listed below. Your Interest Rate and Annual Percentage Yield may change. We may change the interest rate on your account monthly.

Tier 1 – If your daily balance is less than \$10,000 the Interest Rate paid on the entire balance in your account will be .026 % with an Annual Percentage Yield of .03 %.

Tier 2 – If your daily balance is \$10,000 or more, but less than \$50,000 the Interest Rate paid on the entire balance in your account will be .066 % with an Annual Percentage Yield of .07 %.

Tier 3 – If your daily balance is \$50,000 or more, but less than \$100,000 the Interest Rate paid on the entire balance in your account will be .115 % with an Annual Percentage Yield of .12 %.

Tier 4 – If your daily balance is \$100,000 or more, but less than \$500,000 the Interest Rate paid on the entire balance in your account will be .195 % with an Annual Percentage Yield of .20 %.

Tier 5 – If your daily balance is \$500,000 or more, the Interest Rate paid on the entire balance in your account will be .245 % with an Annual Percentage Yield of .25 %.

Compounding and Crediting

Interest will be compounded monthly.

Interest will be credited to your account every month.

Minimum-Balance Requirements

You must deposit \$50.00 to open this account and maintain this amount each day to earn the disclosed Annual Percentage Yield each day.

Balance Computation Method

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

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations

Transfers and withdrawals from a My Choice Money Market account to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order to third parties is limited to only six (6) per month or statement cycle. Please refer to the ***Consumer Products & Services Pricing Guide*** for the fee for additional withdrawals.

You may make deposits into your account at any time or in any amount.

Additional Terms and Conditions

- Please refer to the ***Consumer Products & Services Pricing Guide*** for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

Checking Accounts

Freedom Checking

Minimum Deposit to Open	\$1.00
Monthly Service Fee	\$0.00
Foreign ATM Fee	\$3.49

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$2.99/month
Paper Statement with Images	\$3.99/month

Interest Checking (Interest Earned on Acct Balance)

Minimum Deposit to Open	\$1.00
Monthly Service Fee	\$9.00*
Foreign ATM Fee	\$3.49

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$2.99/month
Paper Statement with Images	\$3.99/month

YouFirst Checking

Minimum Deposit to Open	\$1.00
YouFirst Membership Fee	\$7.99/month OR \$80/year
Foreign ATM Fee	\$3.49

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$2.99/month
Paper Statement with Images	\$3.99/month

YouFirst Plus Checking (Interest Earned on Acct Balance)

Minimum Deposit to Open	\$1.00
YouFirst Membership Fee	\$7.99/month OR \$80/year
Monthly Service Fee	\$9.00*
Minimum Deposit to Open	\$1.00
Foreign ATM Fee	\$3.49

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$2.99/month
Paper Statement with Images	\$3.99/month

Savings Accounts

My Statement Savings Account

Minimum Deposit to Open	\$50.00
Minimum Daily Balance Requirements: ⁷	
\$200.00 and over	No Charge
\$0.00 to \$199.99	\$5.49/cycle

Personal Savings Account

Closed before Disbursement	Loss of Interest + \$29.99
Early Withdrawal	\$29.99

Christmas Savings Account

Closed before Disbursement	Loss of Interest + \$29.99
Early Withdrawal	\$29.99
Automatic Annual Transfer to Checking/Savings ...	No Charge
Handling Fee for Check Disbursement	\$29.99

My Prime Saver & My Prime Saver IRA

Minimum Deposit to Open	\$100.00
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Quarter-Roy Savings Account

Minimum Deposit to Open	\$100.00
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College Savings Account

Minimum Deposit to Open	\$100.00
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My Easy Access Account

Minimum Deposit to Open	\$5,000.00
Minimum Daily Balance Requirements: ⁷	
\$5,000.00 and over	No Charge
\$0.00 to \$4,999.99	\$16.49/cycle
Withdrawals Over 1 per Quarter	\$53.49/each

One withdrawal can be made per calendar quarter without penalty, provided that at least seven (7) days have elapsed since the opening of the account deposit.

My Health Savings Account

Minimum Deposit to Open	\$50.00
Minimum Daily Balance Requirements ⁷	None

Investment Accounts

My Choice Money Market Account

Minimum Deposit to Open	\$50.00
Additional Withdrawals over Six (6)	\$37.49/each
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over	No Charge
\$0.00 to \$2,499.99	\$16.49/month

Includes choice of Check Safekeeping ¹ or Images. Transfers and withdrawals to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order to third parties is limited to only six (6) per month or statement cycle.

Additional Services & Pricing

Overdraft Fee \$42.00/item

- Plus, a \$5.99 Continuous Overdraft Fee per day that the account remains overdrawn beginning on the fourth consecutive business day the account is overdrawn
- We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$10.00 after we finish processing for the day. Daily maximum amount charged is limited to \$240.00

NSF Returned Item Fee \$42.00/item

- Plus, a \$5.99 Continuous Overdraft Fee per day that the account remains overdrawn beginning on the fourth consecutive business day the account is overdrawn

The types of transactions that may be subject to an overdraft fee and return item fee include, but are not limited to negotiable orders of withdrawal, any form of check, in-person withdrawals, drafts, or ACH withdrawals, online and telephone banking withdrawals, any other request used to transfer or withdraw funds out of your account by any means.

Attachments & Levies..... \$125.00/each plus attorney fees
You agree that we have a right, in our sole discretion, to remove from your account all amounts subject to any legal process (for example, attachment or levy) and amounts removed will not earn interest from the time of removal until, if applicable, the time restored to the account.

Check Orders charged per Catalog Fee Schedule.

Currency / Coin Orders..... \$0.20/strap or roll

Coin Machine Usage:

Customers No Charge
Non-Customers 15% of total

Fee to Purchase Bond for Lost or Misplaced Official Bank Check.....2% of the Face Value of the Check

Wire Services (Customers only)

Domestic Incoming\$20.00
Domestic Outgoing\$30.00
International\$55.00

My Bank Mobile Deposit Service

Up to 3 checks deposited per statement cycle No Charge
Above 3 checks deposited per statement cycle .. \$0.99 per check

Safekeeping Account - Check Copy Request

..... \$4.99/copy (3 free per month)

Statement Reconciliation.....\$40.00/hour (minimum)

Research / Statement Printing... \$4.99/item or \$40.00/hour

Stop Payment Orders² \$35.49/item

Official Checks (Customers Only) \$8.00/each

1099 Revision \$10.00/each

Escheat Fee³ \$60.00

Early Account Closing⁴ \$29.99

Charged Off Account \$50.00

Return Mail Fee..... \$8.49

Letter of Reference..... \$50.00

Non-First United ATM Transactions⁵ \$3.49/each

People Pay Payments \$0.89/each

Instant Issue ATM or VISA Check Card..... \$10.00

Replacement ATM or VISA Check Card \$10.00

Assisted Transfers by Phone or In-Person

to Checking Account..... \$5.00

Automatic Telephone Banking and Internet Banking initiated transfers and In-Person transfers using pre-encoded deposit withdrawal tickets are exempt.

IRA Disbursements

Automatic Transfer to Checking or Savings..... No Charge

Handling Fee per Check Disbursement \$2.00

Service charges and fees listed are subject to change with reasonable notice.

**Avoid this monthly service fee by keeping \$2,500 balance.*

¹ First United offers a safekeeping option, whereby the bank will keep electronic images of your cancelled checks. To sign up for this service, which may reduce the service charges that apply to your account, please contact your Customer Service Officer.

² Cost does not apply to Statement Savings Accounts.

³ State limitations may restrict Escheat Fee amount.

⁴ Fee charged if account is closed within 90 days of the opening date.

⁵ If you use an automated teller machine that is not operated by us, you may be charged an additional fee by the operator of the machine and/or by an automated transfer network.

⁶ eStatements require enrollment in online banking service.

⁷ The minimum you must maintain each day of statement cycle to avoid fee.

VISA Check Cards and ATM Cards will be deactivated after 12 consecutive months of inactivity.

12892 Garrett Highway, Oakland, Maryland 21550
Customer Care Center: 1-888-692-2654
First United's Routing Number: 052100987

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 two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer overdraft protection plans, such as a link to a **Personal Credit Line**¹ or a link to a **Savings Account**² which may be less expensive than our standard overdraft practices. To learn more, ask us about these options.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- **Checks and other transactions made using your checking account number**
- **Automatic bill payments**

First United will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- **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.

If no action is taken, we must assume that you **DO NOT** want Overdraft Protection to cover your ATM and everyday debit card transactions.

☐ **I WANT First United to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☐ Opt-in All My Applicable Accounts

☐ Opt-in **only** to these Accounts (Please provide the account numbers)

Printed Name _____

Date _____ Contact Phone Number _____

FOR INTERNAL USE ONLY

Date Received _____ Date Processed _____ Initials _____

What fees will I be charged if First United pays my overdraft?

Under our standard overdraft practices:

- **We will charge you a fee of up to \$42 each time we pay an overdraft.**
- **If the account is overdrawn for 4 or more consecutive calendar days, we will charge an additional \$5.99 per day.**
- **The maximum number of overdraft fees we will charge will not be greater than \$240.00 per day.**
- **When we determine your account is overdrawn by a total of less than \$10.00, after we finish processing for that day, we will not charge Overdraft Item Fee(s).**

What if I want First United to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions contact us by:

1. Calling 1-888-692-2654
2. Visiting MyBank.com/overdraft for more information
OR
3. Completing the form below and mailing to:

First United Bank & Trust
12892 Garrett Highway
Oakland, MD 21550

¹ Personal Credit Lines are subject to credit approval

² Transfers and withdrawals to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order is limited to only six (6) per month or statement cycle

