

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0
HIGHLANDS COUNTY (055), FL										
MSA 42700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	225	0	0	1	225	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	1	225	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	1	200	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	130	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	330	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	43	3	555	0	0	2	425	0	0
STATE TOTAL	1	43	3	555	0	0	2	425	0	0

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State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	457	1	127	1	500	3	188	0	0
Middle Income	108	3,935	26	4,298	11	5,315	43	3,195	0	0
Upper Income	46	1,936	13	1,852	5	1,841	22	2,002	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	168	6,328	40	6,277	17	7,656	68	5,385	0	0
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	831	1	400	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	831	1	400	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	17	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	0	0	1	30	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	72	0	0	0	0	1	30	0	0
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	2	348	2	1,009	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	2	348	2	1,009	1	16	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (021), MD										
MSA 23224										
Inside AA 0004										
Low Income	13	486	1	129	0	0	6	265	0	0
Moderate Income	32	1,310	9	1,466	8	5,182	14	2,550	0	0
Middle Income	53	1,483	9	1,551	3	1,519	12	1,181	0	0
Upper Income	3	49	1	101	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	101	3,328	20	3,247	11	6,701	33	4,021	0	0
GARRETT COUNTY (023), MD										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	491	1	150	0	0	4	267	0	0
Middle Income	314	8,410	52	8,924	26	13,887	94	8,309	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	336	8,901	53	9,074	26	13,887	98	8,576	0	0
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	1	600	1	600	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	333	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	333	0	0	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	33	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	297	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	13	581	2	348	1	590	5	429	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	614	2	348	2	887	5	429	0	0

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State: MARYLAND (24)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	1	104	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	200	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	895	1	895	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	304	1	895	1	895	0	0
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	349	1	349	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	349	1	349	0	0

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Small Business Loans - Originations

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Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (043), MD										
MSA 25180										
Inside AA 0008										
Low Income	3	132	1	191	1	339	3	439	0	0
Moderate Income	11	479	1	150	2	1,727	6	396	0	0
Middle Income	48	2,230	12	2,167	9	4,801	14	3,713	0	0
Upper Income	25	829	5	875	2	744	13	1,373	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	3,670	19	3,383	14	7,611	36	5,921	0	0
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	70	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	692	22,227	132	21,981	68	35,855	235	23,903	0	0
TOTAL OUTSIDE AA IN STATE	21	821	6	1,000	10	4,904	11	2,719	0	0
STATE TOTAL	713	23,048	138	22,981	78	40,759	246	26,622	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	228	0	0	1	125	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	228	0	0	1	125	0	0
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	49	2	228	0	0	1	125	0	0
STATE TOTAL	2	49	2	228	0	0	1	125	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	9	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	44	1	156	1	500	1	500	0	0
STATE TOTAL	2	44	1	156	1	500	1	500	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	797	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	797	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	1	797	1	15	0	0
STATE TOTAL	1	15	0	0	1	797	1	15	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCIOTO COUNTY (145), OH										
MSA NA										
Outside Assessment Area										
Low Income	2	72	4	640	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	72	4	640	0	0	0	0	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	271	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	271	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	72	5	890	1	271	0	0	0	0
STATE TOTAL	2	72	5	890	1	271	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	1	153	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	1	153	0	0	1	34	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	1	43	0	0	0	0	0	0	0	0
Moderate Income	2	42	0	0	1	512	0	0	0	0
Middle Income	4	127	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	212	0	0	1	512	1	80	0	0
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	383	0	0	0	0
Middle Income	8	268	3	528	2	900	8	681	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	268	3	528	3	1,283	8	681	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	335	4	755	1	420	6	352	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	335	4	755	1	420	6	352	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	209	0	0	1	610	3	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	209	0	0	1	610	3	162	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	2	81	1	219	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	81	2	419	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	40	1,547	13	2,420	8	3,595	20	1,492	0	0
STATE TOTAL	40	1,547	13	2,420	8	3,595	20	1,492	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	227	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	227	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	227	0	0	0	0	0	0
STATE TOTAL	0	0	1	227	0	0	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	1	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	1	700	0	0	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	2	25	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	50	0	0	0	0	2	40	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
WINCHESTER CITY (840), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	306	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	306	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	170	1	175	2	1,006	2	40	0	0
STATE TOTAL	9	170	1	175	2	1,006	2	40	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLALLAM COUNTY (009), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
SAN JUAN COUNTY (055), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	19	0	0	1	300	1	300	0	0
STATE TOTAL	1	19	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (003), WV										
MSA 25180										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	243	2	448	3	1,380	5	1,020	0	0
Middle Income	78	2,483	10	1,788	5	2,005	52	3,458	0	0
Upper Income	7	217	0	0	0	0	3	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	2,943	12	2,236	8	3,385	60	4,598	0	0
FAYETTE COUNTY (019), WV										
MSA 13220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
GRANT COUNTY (023), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	297	1	160	0	0	5	324	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	297	1	160	0	0	5	324	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPSHIRE COUNTY (027), WV										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	83	1	187	0	0	2	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	83	1	187	0	0	2	30	0	0
HARDY COUNTY (031), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	574	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	574	0	0	0	0	0	0
HARRISON COUNTY (033), WV										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	179	0	0	0	0	1	100	0	0
Middle Income	1	96	0	0	2	1,451	0	0	0	0
Upper Income	2	80	1	203	3	1,425	1	285	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	355	1	203	5	2,876	2	385	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (037), WV										
MSA 47894										
Outside Assessment Area										
Low Income	4	109	0	0	0	0	2	65	0	0
Moderate Income	5	77	0	0	1	308	2	36	0	0
Middle Income	1	6	0	0	1	296	1	296	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	192	0	0	2	604	5	397	0	0
LEWIS COUNTY (041), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	0	0	2	62	0	0
Middle Income	4	172	0	0	0	0	4	172	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	234	0	0	0	0	6	234	0	0
MARION COUNTY (049), WV										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	211	0	0	1	300	0	0	0	0
Middle Income	3	184	1	200	0	0	4	384	0	0
Upper Income	8	293	0	0	4	2,553	2	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	688	1	200	5	2,853	6	434	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINERAL COUNTY (057), WV										
MSA 19060										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	25	659	0	0	2	1,276	12	293	0	0
Middle Income	43	1,283	6	972	1	766	14	748	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	68	1,942	6	972	3	2,042	26	1,041	0	0
MONONGALIA COUNTY (061), WV										
MSA 34060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	835	2	307	2	886	8	1,167	0	0
Middle Income	52	1,989	11	2,195	5	3,133	30	2,460	0	0
Upper Income	28	948	9	1,518	3	2,588	11	1,912	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	97	3,772	22	4,020	10	6,607	49	5,539	0	0
MORGAN COUNTY (065), WV										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	2	242	0	0	3	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	242	0	0	3	282	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRESTON COUNTY (077), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	431	2	343	0	0	3	152	0	0
Middle Income	37	1,271	5	778	0	0	15	791	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,702	7	1,121	0	0	18	943	0	0
RANDOLPH COUNTY (083), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	0	0	0	0	0	0
SUMMERS COUNTY (089), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAYLOR COUNTY (091), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	0	0	0	0
TUCKER COUNTY (093), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	88	2	371	0	0	1	181	0	0
Upper Income	2	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	104	2	371	0	0	1	181	0	0
UPSHUR COUNTY (097), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	251	1	144	0	0	2	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	251	1	144	0	0	2	110	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOOD COUNTY (107), WV										
MSA 37620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	279	9,700	42	7,631	31	17,763	143	11,997	0	0
TOTAL OUTSIDE AA IN STATE	106	3,041	19	2,911	2	604	43	2,536	0	0
STATE TOTAL	385	12,741	61	10,542	33	18,367	186	14,533	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHERIDAN COUNTY (033), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	83	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	83	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	83	0	0	0	0	0	0	0	0
STATE TOTAL	2	83	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	971	31,927	174	29,612	99	53,618	378	35,900	0	0
TOTAL OUTSIDE AA	194	6,103	51	8,562	27	12,977	82	8,152	0	0
TOTAL INSIDE & OUTSIDE	1,165	38,030	225	38,174	126	66,595	460	44,052	0	0

Loans by County

Respondent ID: 0000004857

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (021), MD										
MSA 23224										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
GARRETT COUNTY (023), MD										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	244	3	454	0	0	9	572	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	244	3	454	0	0	9	572	0	0
WASHINGTON COUNTY (043), MD										
MSA 25180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	8	294	3	454	1	500	11	1,122	0	0

Loans by County

Small Farm Loans - Originations

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	8	294	3	454	1	500	11	1,122	0	0

Loans by County

Small Farm Loans - Originations

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	0	0	0	0	2	93	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	93	0	0	0	0	2	93	0	0
STATE TOTAL	2	93	0	0	0	0	2	93	0	0

Loans by County

Small Farm Loans - Originations

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINERAL COUNTY (057), WV										
MSA 19060										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	479	1	479	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	479	1	479	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	479	1	479	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	479	1	479	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	8	294	3	454	2	979	12	1,601	0	0
TOTAL OUTSIDE AA	2	93	0	0	0	0	2	93	0	0
TOTAL INSIDE & OUTSIDE	10	387	3	454	2	979	14	1,694	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - ALLEGANY COUNTY (001) - MSA 19060	225	20,261	68	5,385	0	0
WV - HARRISON COUNTY (033) - MSA NA	11	3,434	2	385	0	0
WV - MARION COUNTY (049) - MSA NA	22	3,741	6	434	0	0
WV - BERKELEY COUNTY (003) - MSA 25180	113	8,564	60	4,598	0	0
MD - FREDERICK COUNTY (021) - MSA 23224	132	13,276	33	4,021	0	0
MD - GARRETT COUNTY (023) - MSA NA	415	31,862	98	8,576	0	0
WV - MINERAL COUNTY (057) - MSA 19060	77	4,956	26	1,041	0	0
WV - MONONGALIA COUNTY (061) - MSA 34060	129	14,399	49	5,539	0	0
MD - WASHINGTON COUNTY (043) - MSA 25180	120	14,664	36	5,921	0	0

2021 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - FREDERICK COUNTY (021) - MSA 23224	1	500	1	500	0	0
MD - GARRETT COUNTY (023) - MSA NA	10	698	9	572	0	0
WV - MINERAL COUNTY (057) - MSA 19060	1	479	1	479	0	0
MD - WASHINGTON COUNTY (043) - MSA 25180	1	50	1	50	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	18	3,814	0	0
Purchased	0	0	0	0
Total	18	3,814	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ASSESSMENT AREA - 0001

ALLEGANY COUNTY (001), MD

MSA: 19060

Moderate Income

0005.00 0007.00 0008.00

Middle Income

0001.00 0002.00 0003.00 0004.00 0006.00 0010.00 0011.00 0013.00 0014.02 0015.02 0015.03

0019.00 0020.00 0021.00 0022.00

Upper Income

0012.00 0014.01 0016.00 0017.00 0018.00

ASSESSMENT AREA - 0002

HARRISON COUNTY (033), WV

MSA: NA

Moderate Income

0302.00 0303.00

Middle Income

0301.00 0305.00 0307.00* 0308.00* 0310.00* 0314.00* 0316.00* 0317.00* 0318.00* 0320.00*

Upper Income

0304.00* 0306.01* 0306.02* 0311.00 0312.00* 0313.00* 0315.00* 0319.00* 0321.01* 0321.02

MARION COUNTY (049), WV

MSA: NA

Low Income

0201.00*

Moderate Income

0202.00 0205.00*

Middle Income

0206.00* 0207.00 0208.00* 0213.00* 0214.00* 0215.00 0216.00* 0217.00* 0218.00*

Upper Income

0203.00 0204.00* 0209.00 0210.00* 0211.00 0212.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ASSESSMENT AREA - 0003

BERKELEY COUNTY (003), WV

MSA: 25180

Moderate Income

9715.00 9716.00 9717.00

Middle Income

9711.01 9711.02 9712.02 9713.00 9714.00 9718.00 9719.00 9720.00 9721.01 9721.02

Upper Income

9712.01

ASSESSMENT AREA - 0004

FREDERICK COUNTY (021), MD

MSA: 23224

Low Income

7503.00* 7505.05 7507.02 7722.00

Moderate Income

7501.00 7505.03 7505.04 7505.06 7508.01 7510.03 7512.03* 7513.02 7516.00* 7517.01 7523.01

7528.01 7529.00 7530.02 7651.00 7668.00* 7675.00 7735.00 7754.00

Middle Income

7402.00 7502.00 7506.00 7507.01 7508.02 7508.03 7510.01* 7510.02* 7510.04 7512.01* 7512.02

7513.01* 7517.02 7518.01 7518.02* 7519.01 7519.02 7519.03* 7519.04* 7520.01 7521.02* 7522.01

7522.02* 7523.03 7525.01 7525.02* 7526.01 7526.02* 7526.03 7528.02 7530.01 7676.00 7707.00

7753.02* 7756.00

Upper Income

7521.01* 7522.04 7523.02

ASSESSMENT AREA - 0005

GARRETT COUNTY (023), MD

MSA: NA

Moderate Income

0004.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

0001.00 0002.00 0003.00 0005.00 0006.00 0007.00

ASSESSMENT AREA - 0006

MINERAL COUNTY (057), WV

MSA: 19060

Moderate Income

0106.00 0107.00

Middle Income

0101.00 0102.00 0103.00 0104.00 0105.00

ASSESSMENT AREA - 0007

MONONGALIA COUNTY (061), WV

MSA: 34060

Low Income

0101.01*

Moderate Income

0102.01 0107.00 0109.01 0110.00 0112.00

Middle Income

0101.02 0102.02* 0104.00 0111.00 0113.00 0114.00* 0115.00 0116.00 0118.03 0118.04

Upper Income

0106.00 0108.00 0109.02 0117.00 0118.05 0118.06 0119.00 0120.00

ASSESSMENT AREA - 0008

WASHINGTON COUNTY (043), MD

MSA: 25180

Low Income

0004.00 0009.00

Moderate Income

0003.01 0003.02* 0005.00 0007.00 0008.00* 0010.01 0107.00*

Middle Income

0002.00 0006.01 0006.02 0010.02 0101.00* 0104.00 0105.00 0106.00 0108.01 0108.02 0111.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

0112.01 0112.02 0114.00 0116.00*

Upper Income

0001.00* 0102.00 0103.00 0109.00 0113.01 0113.02 0115.00

Income Not Known

0110.00*

OUTSIDE ASSESSMENT AREA

NAVAJO COUNTY (017), AZ

MSA: NA

Middle Income

9637.00

COLLIER COUNTY (021), FL

MSA: 34940

Moderate Income

0105.08

HIGHLANDS COUNTY (055), FL

MSA: 42700

Upper Income

9601.01

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 80-90%

0140.14

Median Family Income >= 120%

0111.03

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1101.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

HOPKINS COUNTY (107), KY

MSA: NA

Moderate Income

9706.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income >= 120%

7312.03 7403.04

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 90-100%

4203.03

Median Family Income 100-110%

4089.00

Median Family Income >= 120%

4907.03

CARROLL COUNTY (013), MD

MSA: 12580

Middle Income

5030.00

Upper Income

5130.02

HARFORD COUNTY (025), MD

MSA: 12580

Middle Income

3012.05 3032.03

HOWARD COUNTY (027), MD

MSA: 12580

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Upper Income

6040.01

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 60-70%

7003.09

Median Family Income 70-80%

7008.33

Median Family Income >= 120%

7001.01 7013.04 7013.12 7042.00 7048.04 7051.00 7057.01 7057.02 7060.05 7060.10

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 60-70%

8004.13 8063.00

Median Family Income 70-80%

8067.10

Median Family Income 110-120%

8012.17

TALBOT COUNTY (041), MD

MSA: NA

Moderate Income

9603.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income >= 120%

1401.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

0028.21

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income >= 120%

0058.02

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 60-70%

0037.36

SANTA FE COUNTY (049), NM

MSA: 42140

Middle Income

0010.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0048.00 0052.00

RICHMOND COUNTY (085), NY

MSA: 35614

Upper Income

0277.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0105.00

FORSYTH COUNTY (067), NC

MSA: 49180

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

0031.07

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 50-60%

0103.00

SCIOTO COUNTY (145), OH

MSA: NA

Low Income

0036.00

STARK COUNTY (151), OH

MSA: 15940

Middle Income

7119.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 90-100%

5030.02

Median Family Income >= 120%

1702.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9607.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0130.00 0131.01

FAYETTE COUNTY (051), PA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

MSA: 38300

Low Income

2623.00

Moderate Income

2629.00 2631.00

Middle Income

2602.00 2627.02

FRANKLIN COUNTY (055), PA

MSA: 16540

Moderate Income

0124.00

Middle Income

0102.00 0106.00 0109.00 0116.00 0125.01 0125.02

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9705.02 9707.00 9708.00

Upper Income

9705.01

LAWRENCE COUNTY (073), PA

MSA: NA

Upper Income

0108.00

LEBANON COUNTY (075), PA

MSA: 30140

Middle Income

0039.02

PHILADELPHIA COUNTY (101), PA

MSA: 37964

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Median Family Income >= 120%

0355.00

SOMERSET COUNTY (111), PA

MSA: NA

Middle Income

0213.00 0217.00 0219.02

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7413.00 7527.00 7840.00 7959.00

YORK COUNTY (133), PA

MSA: 49620

Low Income

0221.00

Middle Income

0228.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0164.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 80-90%

2410.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 100-110%

0002.04

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ARLINGTON COUNTY (013), VA

MSA: 47894

Upper Income

1016.03

CLARKE COUNTY (043), VA

MSA: 47894

Middle Income

0101.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 100-110%

4825.01

Median Family Income >= 120%

4604.00

FREDERICK COUNTY (069), VA

MSA: 49020

Moderate Income

0511.02

Middle Income

0505.00 0510.00

KING WILLIAM COUNTY (101), VA

MSA: 40060

Middle Income

9501.01

WYTHE COUNTY (197), VA

MSA: NA

Middle Income

0501.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ALEXANDRIA CITY (510), VA

MSA: 47894

Upper Income

2018.02

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9102.01

WINCHESTER CITY (840), VA

MSA: 49020

Upper Income

0002.02

CLALLAM COUNTY (009), WA

MSA: NA

Moderate Income

0021.00

SAN JUAN COUNTY (055), WA

MSA: NA

Middle Income

9601.00

FAYETTE COUNTY (019), WV

MSA: 13220

Middle Income

0202.01

GRANT COUNTY (023), WV

MSA: NA

Middle Income

9694.00 9695.00 9696.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

HAMPSHIRE COUNTY (027), WV

MSA: 49020

Moderate Income

9683.00 9684.00 9685.00 9686.00

HARDY COUNTY (031), WV

MSA: NA

Middle Income

9702.00 9703.00

JEFFERSON COUNTY (037), WV

MSA: 47894

Low Income

9724.02 9725.05

Moderate Income

9722.04 9723.00 9725.06 9727.01 9727.02

Middle Income

9722.01

LEWIS COUNTY (041), WV

MSA: NA

Moderate Income

9675.00

Middle Income

9676.00

MORGAN COUNTY (065), WV

MSA: 25180

Middle Income

9710.00

PRESTON COUNTY (077), WV

MSA: 34060

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Moderate Income

9639.00 9642.00

Middle Income

9638.00 9640.00 9641.00 9643.00

RANDOLPH COUNTY (083), WV

MSA: NA

Middle Income

9659.00 9664.00

SUMMERS COUNTY (089), WV

MSA: NA

Moderate Income

0005.00

TAYLOR COUNTY (091), WV

MSA: NA

Middle Income

9646.00

TUCKER COUNTY (093), WV

MSA: NA

Middle Income

9652.00

Upper Income

9653.00

UPSHUR COUNTY (097), WV

MSA: NA

Middle Income

9666.00 9668.00

WOOD COUNTY (107), WV

MSA: 37620

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

0105.02

SHERIDAN COUNTY (033), WY

MSA: NA

Middle Income

0003.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004857

Institution: FIRST UNITED BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	288	288	0	0.00%
Small Farm Loans	9	9	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	308	308	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Home Mortgage Disclosure Act Institution Register Summary for 2021

Nationwide

Institution: 549300G54QPXQLB4KN58

MSA/MD	MSA/MD N	Total Lars	Total Amou	CONV	FHA	VA	FSA	Site Built
34820	Myrtle Beac	2	620	2	0	0	0	2
27260	Jacksonville	1	1505	1	0	0	0	1
19060	Cumberlan	84	14340	76	0	0	8	81
99999	MSA/MD NC	195	79645	186	0	0	9	184
25180	Hagerstowr	77	20965	76	0	0	1	75
15980	Cape Coral	3	1385	3	0	0	0	3
48540	Wheeling, V	2	190	1	0	0	1	2
42700	Sebring-Avc	1	225	1	0	0	0	1
14860	Bridgeport-	3	3105	3	0	0	0	3
15764	Cambridge-	6	4900	6	0	0	0	6
16700	Charleston-	1	475	1	0	0	0	1
49340	Worcester,	1	145	1	0	0	0	1
41540	Salisbury, M	1	215	1	0	0	0	1
35614	New York-Je	1	525	1	0	0	0	1
25420	Harrisburg-	3	1095	3	0	0	0	3
48900	Wilmington	1	255	1	0	0	0	1
35840	North Port-	1	285	1	0	0	0	1
34980	Nashville-D	1	1505	1	0	0	0	1
12580	Baltimore-C	4	2400	4	0	0	0	4
12060	Atlanta-Sar	1	615	1	0	0	0	1
14454	Boston, MA	14	9860	14	0	0	0	14
12700	Barnstable	1	655	1	0	0	0	1
48424	West Palm	2	680	2	0	0	0	2
38300	Pittsburgh,	12	3030	12	0	0	0	9
39300	Providence	36	14490	36	0	0	0	36
16620	Charleston	1	215	1	0	0	0	1
19740	Denver-Aur	1	435	1	0	0	0	1
23900	Gettysburg,	3	1095	3	0	0	0	3
28140	Kansas City	1	355	1	0	0	0	1
25540	Hartford-Ea	2	1390	2	0	0	0	2
35300	New Haven	1	745	1	0	0	0	1
47894	Washingtor	7	4295	7	0	0	0	7
16820	Charlottesv	1	445	1	0	0	0	1
34060	Morgantow	83	22815	78	0	0	5	78
16540	Chamberst	10	3930	10	0	0	0	10
48260	Weirton-St	1	245	1	0	0	0	1
23224	Frederick-C	53	24125	53	0	0	0	53
Totals		618	223200	594	0	0	24	594

Manufactu	1-4 units	5+ units	Home Purc	Home Impi	Refinancin	Cash-out F	Other Purp	Purpose N/
0	2	0	1	0	0	1	0	0
0	1	0	1	0	0	0	0	0
3	81	3	51	1	17	15	0	0
11	192	3	103	0	60	32	0	0
2	68	9	34	0	29	14	0	0
0	3	0	2	0	0	0	0	1
0	2	0	2	0	0	0	0	0
0	1	0	0	0	0	1	0	0
0	3	0	1	0	2	0	0	0
0	6	0	1	0	4	0	0	1
0	1	0	1	0	0	0	0	0
0	1	0	0	0	0	0	0	1
0	1	0	1	0	0	0	0	0
0	1	0	1	0	0	0	0	0
0	1	0	1	0	0	0	0	0
0	1	2	0	0	3	0	0	0
0	1	0	0	0	0	1	0	0
0	1	0	0	0	0	1	0	0
0	1	0	1	0	0	0	0	0
0	4	0	1	0	1	2	0	0
0	1	0	0	0	0	0	0	1
0	14	0	2	0	7	0	0	5
0	1	0	0	0	1	0	0	0
0	2	0	2	0	0	0	0	0
3	12	0	7	0	2	3	0	0
0	36	0	6	0	10	0	0	20
0	1	0	0	0	0	1	0	0
0	1	0	0	0	0	1	0	0
0	3	0	0	0	2	1	0	0
0	1	0	0	0	0	1	0	0
0	2	0	0	0	2	0	0	0
0	1	0	0	0	1	0	0	0
0	7	0	1	0	2	4	0	0
0	1	0	1	0	0	0	0	0
5	82	1	47	0	22	14	0	0
0	9	1	7	0	3	0	0	0
0	1	0	1	0	0	0	0	0
0	52	1	17	0	21	14	1	0
24	598	20	292	1	189	106	1	29

'A

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	472	3	530	3	1,162	10	1,454	0	0
Middle Income	50	2,566	14	2,415	12	4,992	55	6,523	0	0
Upper Income	6	322	3	616	1	746	6	688	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	3,360	20	3,561	16	6,900	71	8,665	0	0
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	0	0	1	40	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	1	400	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	400	2	440	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	1	141	1	362	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	141	1	362	1	36	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
Inside AA 0004										
Low Income	3	148	0	0	0	0	3	148	0	0
Moderate Income	6	341	2	400	1	400	6	441	0	0
Middle Income	4	217	3	470	3	2,000	7	1,367	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	706	6	1,120	4	2,400	16	1,956	0	0
GARRETT COUNTY (023), MD										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	379	3	495	1	500	8	432	0	0
Middle Income	124	5,228	28	4,701	24	11,569	134	10,455	0	0
Upper Income	3	88	2	271	0	0	5	359	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	135	5,695	33	5,467	25	12,069	147	11,246	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	22	0	0	0	0	1	22	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	9	0	0	0	0	1	9	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	0	0	2	31	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	400	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	0	0	0	0	0	0
WASHINGTON COUNTY (043), MD										
MSA 25180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	173	2	331	1	616	4	820	0	0
Middle Income	15	1,022	19	2,875	5	1,972	10	1,291	0	0
Upper Income	3	184	2	411	3	1,075	3	596	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,379	23	3,617	9	3,663	17	2,707	0	0
TOTAL INSIDE AA IN STATE	232	11,140	82	13,765	54	25,032	251	24,574	0	0
TOTAL OUTSIDE AA IN STATE	4	107	3	541	2	762	5	507	0	0
STATE TOTAL	236	11,247	85	14,306	56	25,794	256	25,081	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	15	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), PA										
MSA 23900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	1	37	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	305	1	305	0	0
Median Family Income 90-100%	1	94	0	0	0	0	1	94	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	960	2	960	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	3	1,265	4	1,359	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	47	1	103	1	743	4	893	0	0
Middle Income	2	110	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	1	458	1	458	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	157	1	103	2	1,201	6	1,431	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	125	2	415	1	350	2	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	2	415	1	350	2	600	0	0
LAWRENCE COUNTY (073), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	151	0	0	1	151	0	0
Middle Income	5	273	2	281	4	1,649	6	583	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	273	3	432	4	1,649	7	734	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	1	109	0	0	3	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	1	109	0	0	3	234	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	280	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	280	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	945	8	1,259	12	5,145	25	4,529	0	0
STATE TOTAL	18	945	8	1,259	12	5,145	25	4,529	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	69	0	0	0	0	2	69	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	1	208	0	0	2	243	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	208	0	0	2	243	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	104	1	208	0	0	4	312	0	0
STATE TOTAL	3	104	1	208	0	0	4	312	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (003), WV										
MSA 25180										
Inside AA 0003										
Low Income	1	59	0	0	0	0	1	59	0	0
Moderate Income	2	55	0	0	1	798	1	30	0	0
Middle Income	13	510	1	250	0	0	11	597	0	0
Upper Income	2	135	0	0	0	0	2	135	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	759	1	250	1	798	15	821	0	0
BRAXTON COUNTY (007), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
FAYETTE COUNTY (019), WV										
MSA 13220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (023), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	87	0	0	0	0	2	87	0	0
Upper Income	2	38	0	0	0	0	2	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	0	0	4	125	0	0
HAMPSHIRE COUNTY (027), WV										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	40	0	0	0	0	3	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	40	0	0	0	0	3	40	0	0
HARRISON COUNTY (033), WV										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	249	0	0	1	1,000	3	174	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	249	0	0	1	1,000	3	174	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (037), WV										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	121	0	0	0	0	3	121	0	0
Middle Income	2	106	0	0	0	0	2	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	227	0	0	0	0	5	227	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
LEWIS COUNTY (041), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	430	0	0	0	0
Middle Income	3	117	0	0	0	0	3	117	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	117	0	0	1	430	3	117	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (049), WV										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	1	27	0	0
Middle Income	3	167	1	210	1	780	5	1,157	0	0
Upper Income	1	20	0	0	1	350	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	214	1	210	2	1,130	7	1,204	0	0
MINERAL COUNTY (057), WV										
MSA 19060										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	33	1,187	2	306	0	0	31	1,030	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,187	2	306	0	0	31	1,030	0	0
MINGO COUNTY (059), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONONGALIA COUNTY (061), WV										
MSA 34060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	1	650	2	800	0	0
Middle Income	33	1,502	7	1,425	6	2,923	41	4,396	0	0
Upper Income	13	627	4	791	1	841	17	2,059	0	0
Income Not Known	2	125	1	140	0	0	2	190	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,254	13	2,506	8	4,414	62	7,445	0	0
MORGAN COUNTY (065), WV										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	143	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	0	0	0	0	1	68	0	0
PRESTON COUNTY (077), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	211	3	434	0	0	7	645	0	0
Middle Income	11	656	2	344	3	1,522	8	1,135	0	0
Upper Income	6	143	0	0	0	0	6	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,010	5	778	3	1,522	21	1,923	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANDOLPH COUNTY (083), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	275	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	275	0	0	0	0
TAYLOR COUNTY (091), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	179	0	0	1	179	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	179	0	0	1	179	0	0
UPSHUR COUNTY (097), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WETZEL COUNTY (103), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	0	0	0	0
TOTAL INSIDE AA IN STATE	108	4,663	17	3,272	12	7,342	118	10,674	0	0
TOTAL OUTSIDE AA IN STATE	41	1,777	6	957	8	3,952	41	2,794	0	0
STATE TOTAL	149	6,440	23	4,229	20	11,294	159	13,468	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	340	15,803	99	17,037	66	32,374	369	35,248	0	0
TOTAL OUTSIDE AA	68	3,023	18	2,965	24	10,859	79	9,232	0	0
TOTAL INSIDE & OUTSIDE	408	18,826	117	20,002	90	43,233	448	44,480	0	0

Loans by County

Respondent ID: 0000004857

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (021), MD										
MSA 23224										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	500	2	515	0	0
GARRETT COUNTY (023), MD										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	56	0	0	0	0	2	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	0	0	2	56	0	0
TOTAL INSIDE AA IN STATE	3	71	0	0	1	500	4	571	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	71	0	0	1	500	4	571	0	0

Loans by County

Respondent ID: 0000004857

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRESTON COUNTY (077), WV										
MSA 34060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	71	0	0	1	500	4	571	0	0
TOTAL OUTSIDE AA	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE & OUTSIDE	4	171	0	0	1	500	5	671	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - ALLEGANY COUNTY (001) - MSA 19060	99	13,821	71	8,665	0	0
WV - HARRISON COUNTY (033) - MSA NA	5	1,249	3	174	0	0
WV - MARION COUNTY (049) - MSA NA	8	1,554	7	1,204	0	0
WV - BERKELEY COUNTY (003) - MSA 25180	20	1,807	15	821	0	0
MD - FREDERICK COUNTY (021) - MSA 23224	23	4,226	16	1,956	0	0
MD - GARRETT COUNTY (023) - MSA NA	193	23,231	147	11,246	0	0
WV - MINERAL COUNTY (057) - MSA 19060	35	1,493	31	1,030	0	0
WV - MONONGALIA COUNTY (061) - MSA 34060	69	9,174	62	7,445	0	0
MD - WASHINGTON COUNTY (043) - MSA 25180	53	8,659	17	2,707	0	0

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - FREDERICK COUNTY (021) - MSA 23224	2	515	2	515	0	0
MD - GARRETT COUNTY (023) - MSA NA	2	56	2	56	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	52,159	0	0
Purchased	0	0	0	0
Total	11	52,159	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ASSESSMENT AREA - 0001

ALLEGANY COUNTY (001), MD

MSA: 19060

Moderate Income

0005.00 0007.00 0008.00 0010.00

Middle Income

0001.00 0002.00 0006.00 0013.00 0014.02 0015.02 0015.03 0016.00 0017.00 0018.00 0019.00

0020.00 0021.00 0022.00 0023.00

Upper Income

0011.00 0012.00 0014.01

ASSESSMENT AREA - 0002

HARRISON COUNTY (033), WV

MSA: NA

Moderate Income

0302.00* 0306.01*

Middle Income

0301.00* 0303.00* 0304.00* 0308.01* 0308.02* 0310.00* 0316.00* 0319.00* 0320.00*

Upper Income

0305.01* 0305.02 0306.03* 0306.04 0307.00* 0311.00* 0312.00* 0313.00* 0314.00* 0315.00* 0317.00*

0318.00 0321.03* 0321.04

MARION COUNTY (049), WV

MSA: NA

Low Income

0201.00*

Moderate Income

0202.00 0208.00*

Middle Income

0205.00* 0206.00* 0207.00 0209.00* 0211.00* 0215.00 0216.02* 0217.00* 0218.00*

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

0203.00 0204.00* 0210.01* 0210.02* 0212.01* 0212.02 0213.00* 0214.00* 0216.01*

ASSESSMENT AREA - 0003

BERKELEY COUNTY (003), WV

MSA: 25180

Low Income

9715.00

Moderate Income

9711.01 9713.01* 9714.02* 9717.00*

Middle Income

9711.03 9711.04 9711.05* 9712.03* 9712.05* 9713.02* 9716.00* 9718.01 9718.02* 9719.01 9720.01*

9720.02* 9721.01* 9721.03 9721.04* 9721.05*

Upper Income

9712.04* 9712.06* 9714.01 9719.02* 9720.03*

ASSESSMENT AREA - 0004

FREDERICK COUNTY (021), MD

MSA: 23224

Low Income

7503.00* 7507.02* 7722.00

Moderate Income

7501.00 7505.04 7505.05* 7505.06* 7505.07* 7505.08* 7508.04 7510.02* 7510.03 7516.00 7529.00

7530.01* 7530.02 7651.00* 7668.00* 7675.00* 7735.00* 7754.00*

Middle Income

7402.00* 7502.00* 7506.00* 7507.01* 7508.02 7508.05* 7510.01* 7510.04 7512.01* 7512.02* 7512.03*

7513.01 7513.02* 7517.01* 7517.02* 7518.01 7518.02* 7519.02* 7519.05* 7520.01* 7521.01* 7521.02*

7522.01* 7522.05* 7523.01* 7523.02 7523.03* 7525.01* 7526.01 7526.02* 7526.03* 7528.01 7528.02

7676.00* 7707.00 7753.02*

Upper Income

7519.03* 7519.04* 7519.06* 7522.02* 7522.06* 7525.02 7756.00*

Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

7508.01*

ASSESSMENT AREA - 0005

GARRETT COUNTY (023), MD

MSA: NA

Moderate Income

0007.00

Middle Income

0001.00 0002.00 0003.00 0004.00 0005.01 0005.02 0006.01

Upper Income

0006.02

ASSESSMENT AREA - 0006

MINERAL COUNTY (057), WV

MSA: 19060

Middle Income

0101.00* 0102.00 0103.00 0104.00 0105.00 0106.00 0107.00

ASSESSMENT AREA - 0007

MONONGALIA COUNTY (061), WV

MSA: 34060

Low Income

0101.03*

Moderate Income

0102.03* 0102.04* 0110.00 0112.00*

Middle Income

0102.02* 0104.00 0106.01* 0107.00 0108.00 0111.00 0113.00 0114.00* 0115.00 0116.01 0118.03*

0118.04 0118.05

Upper Income

0106.02 0109.01* 0109.02* 0116.02 0117.00 0118.06 0119.00 0120.00

Income Not Known

0101.01* 0101.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ASSESSMENT AREA - 0008

WASHINGTON COUNTY (043), MD

MSA: 25180

Low Income

0004.00*

Moderate Income

0003.01 0003.02* 0005.00* 0006.01 0006.02* 0007.00 0008.00* 0009.00 0010.01* 0107.00*

Middle Income

0001.00* 0002.00* 0010.02* 0101.00* 0103.00 0104.01* 0104.02* 0106.00 0108.02 0109.02* 0111.00

0112.02 0112.03* 0113.01 0116.00* 0117.00

Upper Income

0102.00 0108.03* 0109.01 0112.04 0113.02 0114.00* 0115.01* 0115.02*

Income Not Known

0110.00*

OUTSIDE ASSESSMENT AREA

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0009.03

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 100-110%

0140.08

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 70-80%

7511.03

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

7312.08

CARROLL COUNTY (013), MD

MSA: 12580

Middle Income

5030.00

Upper Income

5130.02

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 50-60%

7007.27

Median Family Income >= 120%

7042.00

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 80-90%

8067.10

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0048.00

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income >= 120%

0157.04

ADAMS COUNTY (001), PA

MSA: 23900

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

0314.02

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 80-90%

5030.02

Median Family Income 90-100%

5213.01

Median Family Income 110-120%

5513.00

BLAIR COUNTY (013), PA

MSA: 11020

Middle Income

1002.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0131.05

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2616.00 2622.00 2631.00

Middle Income

2627.02

Upper Income

2620.00

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0109.00 0113.02 0124.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

LAWRENCE COUNTY (073), PA

MSA: NA

Upper Income

0108.00

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0215.00

Middle Income

0213.00 0217.00 0219.02

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7527.00 7959.00

YORK COUNTY (133), PA

MSA: 49620

Middle Income

0222.00 0228.02

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0504.02 0505.00

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6109.00

BRAXTON COUNTY (007), WV

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

9679.00

FAYETTE COUNTY (019), WV

MSA: 13220

Middle Income

0202.01

GRANT COUNTY (023), WV

MSA: NA

Middle Income

9695.00 9696.00

Upper Income

9694.00

HAMPSHIRE COUNTY (027), WV

MSA: 49020

Moderate Income

9684.01 9686.01

JEFFERSON COUNTY (037), WV

MSA: 47894

Moderate Income

9723.00 9725.05 9727.01

Middle Income

9728.00

KANAWHA COUNTY (039), WV

MSA: 16620

Middle Income

0017.00

LEWIS COUNTY (041), WV

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Moderate Income

9674.00

Middle Income

9675.00 9676.00

MINGO COUNTY (059), WV

MSA: NA

Middle Income

9574.00

MORGAN COUNTY (065), WV

MSA: 25180

Middle Income

9710.02

PRESTON COUNTY (077), WV

MSA: 34060

Moderate Income

9638.01 9643.00

Middle Income

9638.02 9639.00 9642.00

Upper Income

9641.01

RANDOLPH COUNTY (083), WV

MSA: NA

Upper Income

9662.00

TAYLOR COUNTY (091), WV

MSA: NA

Upper Income

9647.00

UPSHUR COUNTY (097), WV

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

MSA: NA

Middle Income

9666.00

WETZEL COUNTY (103), WV

MSA: NA

Middle Income

0307.00

Error Status Information

Respondent ID: 0000004857

Institution: FIRST UNITED BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	166	166	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	182	182	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Home Mortgage Disclosure Act Institution Register Summary for 2022

Nationwide

Institution: 549300G54QPXQLB4KN58

MSA/MD	MSA/MD N	Total Lars	Total Amou	CONV	FHA	VA	FSA	Site Built
34820	Myrtle Beac	1	625	1	0	0	0	1
25180	Hagerstowr	37	12305	37	0	0	0	35
48540	Wheeling, W	1	65	0	0	0	0	1
49620	York-Hanov	2	720	2	0	0	0	2
37620	Parkersburg	1	855	1	0	0	0	1
12580	Baltimore-C	4	3300	4	0	0	0	4
38300	Pittsburgh,	5	1005	5	0	0	0	5
23900	Gettysburg,	1	1205	1	0	0	0	1
30140	Lebanon, P.	1	305	1	0	0	0	1
19060	Cumberlan	78	13490	76	0	0	2	71
99999	MSA/MD NC	160	76920	156	0	0	4	154
11700	Asheville, N	1	345	1	0	0	0	1
49020	Winchester	3	665	3	0	0	0	3
47894	Washingtor	3	855	3	0	0	0	3
45300	Tampa-St. P	1	475	1	0	0	0	1
16820	Charlottesv	1	225	1	0	0	0	1
34060	Morgantow	69	17525	67	0	0	2	60
16540	Chamberst	12	3670	12	0	0	0	12
23224	Frederick-C	27	13585	27	0	0	0	27
Totals		408	148140	399	0	0	9	384

Manufactu	1-4 units	5+ units	Home Purc	Home Impi	Refinancin	Cash-out F	Other Purp	Purpose N/
0	1	0	1	0	0	0	0	0
2	32	5	24	1	6	6	0	0
0	1	0	1	0	0	0	0	0
0	2	0	0	0	2	0	0	0
0	1	0	1	0	0	0	0	0
0	4	0	2	0	1	1	0	0
0	5	0	2	1	1	1	0	0
0	0	1	0	0	1	0	0	0
0	1	0	1	0	0	0	0	0
7	76	2	54	1	10	13	0	0
6	156	4	123	1	25	10	1	0
0	1	0	1	0	0	0	0	0
0	3	0	2	0	1	0	0	0
0	3	0	1	0	2	0	0	0
0	1	0	1	0	0	0	0	0
0	1	0	0	0	0	1	0	0
9	69	0	52	0	8	9	0	0
0	9	3	7	0	4	1	0	0
0	26	1	12	0	9	6	0	0
24	392	16	285	4	70	48	1	0

'A

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (089), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), FL										
MSA 45540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	2	800	3	950	0	0
STATE TOTAL	0	0	1	150	2	800	3	950	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	240	3	497	5	2,416	11	2,564	0	0
Middle Income	48	2,178	10	1,469	7	3,015	52	4,571	0	0
Upper Income	3	170	3	600	1	350	6	920	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	2,588	16	2,566	13	5,781	69	8,055	0	0
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	0	0	1	40	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	1	400	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	400	2	440	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	2	378	2	1,121	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	378	2	1,121	1	40	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
Inside AA 0004										
Low Income	4	260	2	500	2	1,130	5	1,040	0	0
Moderate Income	7	264	1	200	4	2,024	7	854	0	0
Middle Income	12	679	3	675	2	1,000	13	1,629	0	0
Upper Income	1	10	0	0	1	500	2	510	0	0
Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,213	6	1,375	10	5,154	27	4,033	0	0
GARRETT COUNTY (023), MD										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	615	2	350	1	500	17	1,390	0	0
Middle Income	98	3,914	23	4,425	25	14,726	109	8,914	0	0
Upper Income	6	272	0	0	0	0	6	272	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	119	4,801	25	4,775	26	15,226	132	10,576	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	3	155	0	0	0	0	3	155	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	0	0	1	1,000	3	155	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
WASHINGTON COUNTY (043), MD										
MSA 25180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	175	0	0	0	0	4	151	0	0
Middle Income	14	781	9	1,622	6	2,522	14	2,222	0	0
Upper Income	13	602	0	0	3	1,080	10	988	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,558	9	1,622	9	3,602	28	3,361	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	300	0	0	2	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	300	0	0	2	300	0	0
TOTAL INSIDE AA IN STATE	231	10,160	56	10,338	58	29,763	256	26,025	0	0
TOTAL OUTSIDE AA IN STATE	5	235	5	878	4	2,521	8	935	0	0
STATE TOTAL	236	10,395	61	11,216	62	32,284	264	26,960	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	125	0	0	1	125	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
DONA ANA COUNTY (013), NM										
MSA 29740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	125	1	750	2	875	0	0
STATE TOTAL	0	0	1	125	1	750	2	875	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOWATA COUNTY (105), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	205	0	0	1	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	0	0	1	205	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	205	0	0	1	205	0	0
STATE TOTAL	0	0	1	205	0	0	1	205	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	67	0	0	0	0	2	67	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	117	0	0	0	0	3	117	0	0
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	148	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	148	0	0	1	50	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	1	445	3	495	0	0
Middle Income	2	110	0	0	0	0	2	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	160	0	0	1	445	5	605	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	650	2	650	0	0
LAWRENCE COUNTY (073), PA										
MSA NA										
Outside Assessment Area										
Low Income	1	100	0	0	0	0	1	100	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	135	3	445	2	1,041	7	821	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	135	3	445	2	1,041	7	821	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	140	0	0	0	0	2	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	2	140	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	17	736	4	593	6	2,536	22	2,517	0	0
STATE TOTAL	17	736	4	593	6	2,536	22	2,517	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	131	0	0	1	131	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	131	1	500	2	631	0	0
STATE TOTAL	0	0	1	131	1	500	2	631	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	96	0	0	0	0	3	96	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	96	0	0	0	0	3	96	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	131	0	0	0	0	4	131	0	0
STATE TOTAL	4	131	0	0	0	0	4	131	0	0

Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JUAN COUNTY (055), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WV - BERKELEY COUNTY (003) - MSA 25180	1	15	1	15	0	0
MD - GARRETT COUNTY (023) - MSA NA	2	19	2	19	0	0
WV - MINERAL COUNTY (057) - MSA 19060	1	35	1	35	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	18	13,495	0	0
Purchased	0	0	0	0
Total	18	13,495	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Upper Income

0046.16

LEXINGTON COUNTY (063), SC

MSA: 17900

Middle Income

0210.36

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0504.02 0505.00 0511.02

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6109.00

SAN JUAN COUNTY (055), WA

MSA: NA

Middle Income

9601.01

BARBOUR COUNTY (001), WV

MSA: NA

Middle Income

9658.00

Upper Income

9656.00

BRAXTON COUNTY (007), WV

MSA: NA

Middle Income

9679.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

9728.00

LEWIS COUNTY (041), WV

MSA: NA

Middle Income

9676.00

MORGAN COUNTY (065), WV

MSA: 25180

Middle Income

9710.02

PRESTON COUNTY (077), WV

MSA: 34060

Moderate Income

9638.01 9640.00 9643.00

Middle Income

9638.02 9642.00

Upper Income

9641.01

TUCKER COUNTY (093), WV

MSA: NA

Middle Income

9654.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004857

Institution: FIRST UNITED BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	188	188	0	0.00%
Small Farm Loans	4	4	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	203	203	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

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Loans by County

Respondent ID: 0000004857

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	94	1	150	1	450	5	694	0	0
STATE TOTAL	3	94	1	150	1	450	5	694	0	0

2024 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WV - BERKELEY COUNTY (003) - MSA 25180	36	3,856	29	3,005	0	0
MD - FREDERICK COUNTY (021) - MSA 23224	30	6,418	15	3,867	0	0
MD - GARRETT COUNTY (023) - MSA NA	153	17,595	135	12,311	0	0
WV - MONONGALIA COUNTY (061) - MSA 34060	59	7,425	53	5,922	0	0
MD - WASHINGTON COUNTY (043) - MSA 25180	33	7,505	18	3,008	0	0
MD - ALLEGANY COUNTY (001) - MSA NA	85	8,952	76	6,410	0	0
WV - MINERAL COUNTY (057) - MSA NA	29	4,033	26	3,516	0	0

2024 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - GARRETT COUNTY (023) - MSA NA	1	11	1	11	0	0

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	58,583	0	0
Purchased	0	0	0	0
Total	12	58,583	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

ASSESSMENT AREA - 0003

GARRETT COUNTY (023), MD

MSA: NA

Moderate Income

0007.00

Middle Income

0001.00 0002.00 0003.00 0004.00 0005.01 0005.02 0006.01

Upper Income

0006.02

ASSESSMENT AREA - 0004

MONONGALIA COUNTY (061), WV

MSA: 34060

Low Income

0101.03*

Moderate Income

0102.03* 0102.04* 0110.00 0112.00

Middle Income

0102.02* 0104.00 0106.01* 0107.00 0108.00 0111.00 0113.00 0114.00* 0115.00 0116.01* 0118.03

0118.04 0118.05

Upper Income

0106.02 0109.01 0109.02* 0116.02 0117.00 0118.06 0119.00 0120.00

Income Not Known

0101.01* 0101.04

ASSESSMENT AREA - 0005

WASHINGTON COUNTY (043), MD

MSA: 25180

Low Income

0004.00*

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

0003.01* 0003.02* 0005.00 0006.01 0006.02* 0007.00 0008.00 0009.00* 0010.01* 0107.00*
Middle Income

0001.00* 0002.00* 0010.02* 0101.00* 0103.00 0104.01 0104.02* 0106.00 0108.02* 0109.02* 0111.00
0112.02 0112.03* 0113.01 0116.00* 0117.00
Upper Income

0102.00 0108.03* 0109.01* 0112.04 0113.02* 0114.00 0115.01* 0115.02*
Income Not Known

0110.00*

ASSESSMENT AREA - 0006

ALLEGANY COUNTY (001), MD

MSA: NA

Low Income

0008.00

Moderate Income

0005.00 0006.00 0007.00* 0010.00 0013.00 0015.02* 0015.03 0016.00 0017.00 0022.00
Middle Income

0001.00 0002.00 0014.02 0018.00 0019.00 0020.00 0021.00 0023.00
Upper Income

0011.00 0012.00 0014.01

ASSESSMENT AREA - 0007

MINERAL COUNTY (057), WV

MSA: NA

Middle Income

0101.00 0104.00 0105.00 0106.00 0107.00
Upper Income

0102.00 0103.00

OUTSIDE ASSESSMENT AREA

NEW CASTLE COUNTY (003), DE

MSA: 48864

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Median Family Income >= 120%

0166.09

MANATEE COUNTY (081), FL

MSA: 35840

Upper Income

0019.13

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income >= 120%

0832.03

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income >= 120%

7312.08

CARROLL COUNTY (013), MD

MSA: 12580

Middle Income

5020.00

Upper Income

5130.02

HARFORD COUNTY (025), MD

MSA: 12580

Upper Income

3042.01

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6011.05

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 60-70%

7009.04

Median Family Income 110-120%

7008.29

Median Family Income >= 120%

7001.01 7042.00 7051.00 7057.02

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47764

Median Family Income 90-100%

8067.10

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income >= 120%

2713.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 70-80%

0037.36

DONA ANA COUNTY (013), NM

MSA: 29740

Upper Income

0012.04

PREBLE COUNTY (135), OH

MSA: NA

Middle Income

4601.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST UNITED BANK & TRUST

Respondent ID: 0000004857

Agency: FDIC - 3

STARK COUNTY (151), OH

MSA: 15940

Middle Income

7119.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 90-100%

3102.00

Median Family Income 110-120%

5513.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9610.01

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0131.05

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2631.00

Middle Income

2604.01 2627.02

FRANKLIN COUNTY (055), PA

MSA: 16540

Moderate Income

0110.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

6109.00

SUFFOLK CITY (800), VA

MSA: 47260

Upper Income

0753.02

BRAXTON COUNTY (007), WV

MSA: NA

Middle Income

9679.00

FAYETTE COUNTY (019), WV

MSA: 13220

Middle Income

0202.01

GRANT COUNTY (023), WV

MSA: NA

Middle Income

9696.00

Upper Income

9694.00

GREENBRIER COUNTY (025), WV

MSA: NA

Middle Income

9505.00

HAMPSHIRE COUNTY (027), WV

MSA: 49020

Moderate Income

9684.01 9685.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

HARRISON COUNTY (033), WV

MSA: NA

Middle Income

0301.00 0320.00

Upper Income

0306.04 0311.00

JEFFERSON COUNTY (037), WV

MSA: 11694

Moderate Income

9725.05

MARION COUNTY (049), WV

MSA: NA

Middle Income

0209.00 0215.00

Upper Income

0210.01 0212.02

MORGAN COUNTY (065), WV

MSA: 25180

Middle Income

9710.02

OHIO COUNTY (069), WV

MSA: 48540

Upper Income

0019.01

PRESTON COUNTY (077), WV

MSA: 34060

Moderate Income

9638.01 9640.00 9643.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004857

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST UNITED BANK & TRUST

Middle Income

9638.02 9639.00 9642.00

Upper Income

9641.01

PUTNAM COUNTY (079), WV

MSA: 26580

Upper Income

0206.04

UPSHUR COUNTY (097), WV

MSA: NA

Middle Income

9668.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004857

Institution: FIRST UNITED BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	173	173	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	7	7	0	0.00%
Total	183	183	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

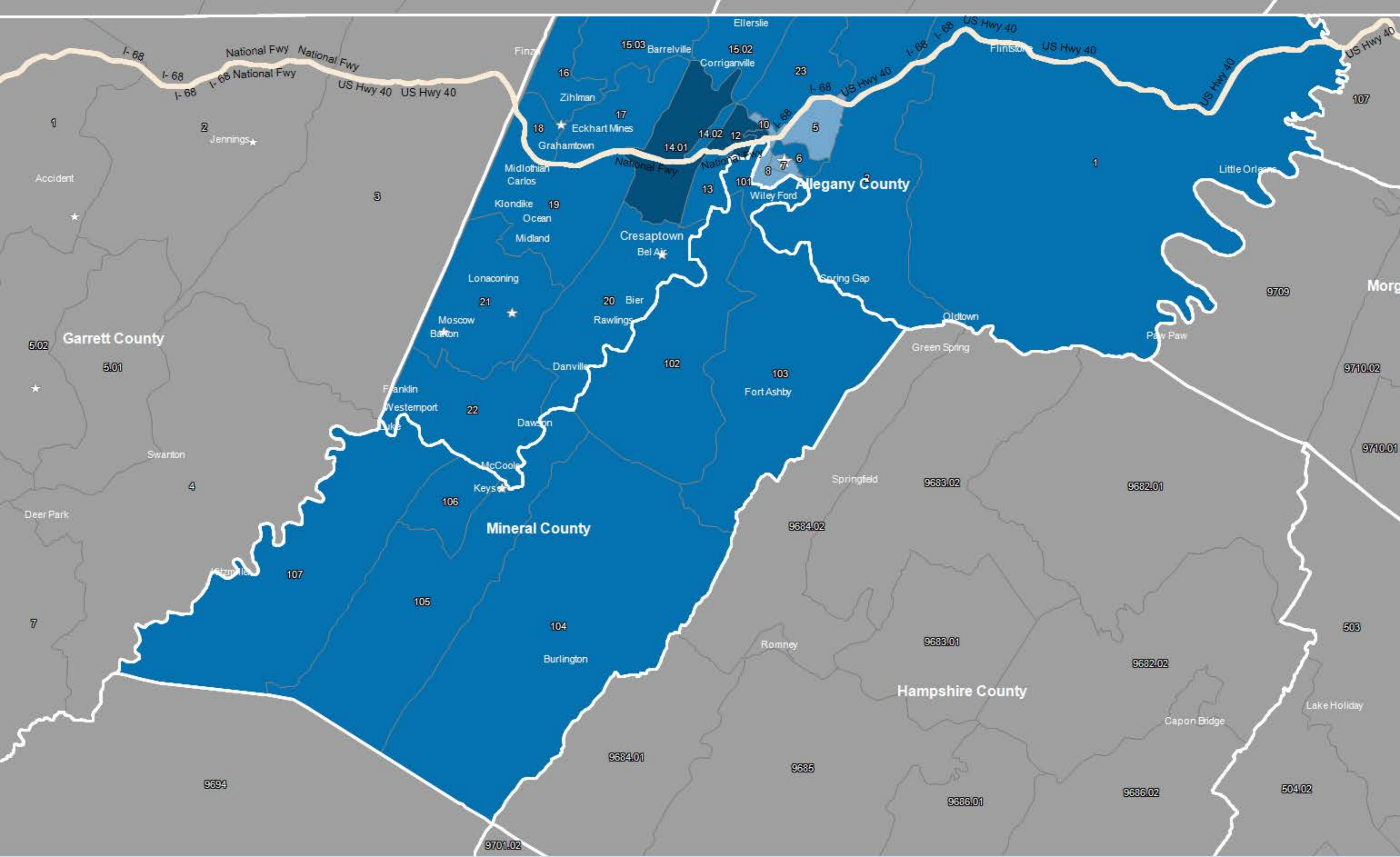
Home Mortgage Disclosure Act Institution Register Summary for 2024

Nationwide

Institution: 549300G54QPXQLB4KN58

MSA/MD	MSA/MD N	Total Larr	Total Amou	CONV	FHA	VA	FSA	Site Built
34820	Myrtle Beac	1	465	1	0	0	0	1
99999	MSA/MD NC	179	48075	178	0	0	0	169
48540	Wheeling, W	1	105	1	0	0	0	1
42700	Sebring, FL	1	255	1	0	0	0	1
39580	Raleigh-Car	1	555	1	0	0	0	1
11694	Arlington-Al	3	6865	3	0	0	0	3
25500	Harrisonbu	1	325	1	0	0	0	1
24860	Greenville-	1	565	1	0	0	0	1
38300	Pittsburgh,	3	585	3	0	0	0	2
19660	Deltona-Da	1	655	1	0	0	0	1
22744	Fort Lauder	1	805	1	0	0	0	1
17900	Columbia, S	1	505	1	0	0	0	1
25180	Hagerstowr	18	6270	18	0	0	0	17
34060	Morgantow	46	11470	46	0	0	0	40
16540	Chamberst	6	2050	6	0	0	0	6
48260	Weirton-St	1	475	1	0	0	0	1
23224	Frederick-C	9	5605	9	0	0	0	9
Totals		274	85630	273	0	0	0	256

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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

The types of transactions that may be subject to an overdraft 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.

NSF Returned Item Fee No Charge

Attachments & Levies \$150.00/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 according to Catalog Fee Schedule.

Currency / Coin Orders \$1.00/strap and \$0.15/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\$15.00
- Domestic Outgoing\$25.00
- International.....\$50.00

Safekeeping Account - Check Copy Request \$5.00/copy
Statement Reconciliation..... \$40.00/hour (minimum)

Deposited Items Returned..... \$15.00/item

Research / Statement Printing .. \$5.00/item or \$40.00/hour

Stop Payment Orders..... \$35.00/item

Official Checks (Customers Only) \$10.00/each

1099 Revision..... \$10.00/each

Escheat Fee³..... \$60.00

Early Account Closing⁴..... \$20.00

Charged Off Account..... \$50.00

Return Mail Fee..... No Charge

Letter of Reference..... \$50.00

Non-First United ATM Transactions⁵ \$3.00/each

My Bank Mobile Deposits..... No Charge

Instant Issue ATM or VISA Check Card..... 1st card free/\$10.00

Replacement ATM or VISA Check Card \$10.00

Zelle® Payments No Charge

Assisted deposit account transfers by phone \$5.00

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

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

Bank reserves the right to change an account to Account Analysis when the volume of transactions reaches certain levels. If this occurs, the customer will be notified prior to the change.

¹ Items include checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

² 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.

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.

Checking Accounts

Freedom First Checking

Minimum Deposit to Open.....	\$1.00
Monthly Service Charge.....	No Charge
Foreign ATM Fee ⁵	\$3.00

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$5/month*
Paper Statement with Images.....	\$5/month*

* Primary customers age 62+ are not charged for paper statements.

YouFirst Checking

Minimum Deposit to Open.....	\$1.00
Monthly Service Charge.....	\$7/month*
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month).....	No Charge
Stop Payment Orders (up to 5 per month).....	No Charge
Assisted Transfers by Phone.....	No Charge

Statement Options:

eStatement ⁶ or Paper Statements.....	No Charge
--	-----------

* Primary customers under 18 years of age will not be assessed the monthly service charge for this account.

YouFirst Plus Checking (Interest Bearing)

Minimum Deposit to Open.....	\$1.00
Monthly Service Charge.....	\$9/month*
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month).....	No Charge
Stop Payment Orders (up to 5 per month).....	No Charge
Assisted Transfers by Phone.....	No Charge

Statement Options:

eStatement ⁶ or Paper Statements.....	No Charge
--	-----------

* Avoid the monthly service charge of \$9 by maintaining a \$2,500 average monthly balance in this account.

YouFirst Platinum Checking (Interest Bearing)

Minimum Deposit to Open.....	\$1.00
Monthly Service Charge.....	\$10/month
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month).....	No Charge
Stop Payment Orders (up to 5 per month).....	No Charge
Assisted Transfers by Phone.....	No Charge

Statement Options:

eStatement ⁶ or Paper Statements.....	No Charge
--	-----------

My Estate Checking

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements ⁷	No Charge

Savings Accounts

My Personal Savings & My IRA Savings

Minimum Deposit to Open.....	\$1.00
------------------------------	--------

My Personal Annual Saver

Closed before Disbursement.....	\$30.00 + Loss of Interest
Early Withdrawal.....	\$30.00

My Health Savings Account

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements ⁷	None

Investment Accounts

My Personal Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over.....	No Charge
\$0.00 to \$2,499.99.....	\$20.00/month

Includes choice of Check Safekeeping¹ or Images.

My Value Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over.....	No Charge
\$0.00 to \$2,499.99.....	\$20.00/month

Includes choice of Check Safekeeping¹ or Images.

Annual Safe Deposit Box Fees

Late fee after 30 days.....	\$15.00
2x5.....	\$20.00
3x5.....	\$25.00
4x5.....	\$35.00
5x5.....	\$40.00
2.5x10.....	\$45.00
3x10.....	\$50.00
3.5x10.....	\$60.00
4x10.....	\$65.00
5x10.....	\$75.00
10x10.....	\$120.00
10x12.....	\$135.00
9x20.....	\$145.00

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

The types of transactions that may be subject to an overdraft 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.

NSF Returned Item Fee No Charge

Attachments & Levies \$150.00/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 \$1.00/strap or \$0.15/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\$15.00
- Domestic Outgoing\$25.00
- International.....\$50.00

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

- Safekeeping Account - Check Copy Request**¹ \$5.00/copy
 - Statement Reconciliation**..... \$40.00/hour (minimum)
 - Research / Statement Printing** .. \$5.00/item or \$40.00/hour
 - Stop Payment Orders**² \$35.00/item
 - Official Checks (Customers Only)** \$10.00/each
 - Escheat Fee**³ \$60.00
 - Early Account Closing**⁴..... \$20.00
 - Charged Off Account**..... \$50.00
 - Return Mail Fee**.....No Charge
 - Letter of Reference**..... \$50.00
 - Zelle® Payments**No Charge
 - My Bank Mobile Deposits**.....No Charge
 - Instant Issue ATM or VISA Check Card**..... 1st card free/\$10.00
 - Replacement ATM or VISA Check Card** \$10.00
 - Assisted deposit account transfers by phone** \$5.00
- Automatic Telephone Banking and Internet Banking initiated 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.

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 us.

² Cost does not apply to My Personal Savings Account.

³ State limitations may restrict Escheat Fee amount.

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

⁵ Fee charged if you use an automated teller machine that is not operated by us. You may also 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.

FIRST UNITED BANK & TRUST Branch and ATM Locations

Office Name	Address City, State, Zip	County	Census Tract	Hours	ATM
Baughmans Lane Office	102 Baughmans Lane Frederick, MD 21701	Frederick (021)	7505.04 Moderate	LOBBY & DRIVE-UP	YES (Accepts Deposits)
				Monday-Thursday 9:00am-5:00pm Friday 9:00am-6:00pm Saturday 9:00am-12:00pm	
Bel Air Office	14300 Barton Boulevard SW Cumberland, MD 21502	Allegany (001)	0020.00 Middle	LOBBY	YES (Accepts Deposits)
				Monday-Friday 9:00am - 5:00pm	
				DRIVE-UP	
Monday-Friday 8:30am - 5:00pm Saturday 9:00am - 12:00 noon					
Boonsboro Office	209 Main St Boonsboro, MD 21713	Washington (043)	0114.00 Upper	LOBBY & DRIVE-UP	YES (Accepts Deposits)
				Monday-Thursday 9:00am - 5:00pm Friday 9:00 am – 6:00 pm Saturday 9:00 am – 12:00 noon	
Center City Office	115 West Harrison Street Cumberland, MD 21502	Allegany (001)	0010.00 Moderate	LOBBY	YES (Accepts Deposits)
				Monday-Friday 9:00am - 4:00pm	
				DRIVE-UP	
Monday-Thursday 9:00am - 4:00pm Friday 9:00am - 5:00pm					
Edwin Miller Office	1286 Edwin Miller Blvd Martinsburg, WV 25404	Berkeley (003)	9713.01 Moderate	LOBBY	YES (Accepts Deposits)
				Monday-Thursday 9:00am - 4:00pm Friday: 9:00 am – 6:00 pm Saturday 9:00am - 12:00 noon	
				DRIVE-UP	
				Monday-Thursday 9:00am – 5:00 pm Friday 9:00am-6:00pm Saturday 9:00am-12:00 noon	
Emerald Pointe	19405 Emerald Square, Ste 1000 Hagerstown, MD 21742	Washington (043)	0112.02 Middle	LOBBY Monday – Friday 9:00 am – 4:00 pm DRIVE-UP	YES (Accepts Deposits)

				Monday-Friday 9:00am - 5:00pm	
Falling Waters Office	8919 Williamsport Pike Falling Waters, WV 25419	Berkeley (003)	9711.03 Middle	LOBBY & DRIVE-UP Monday-Thursday 9:00am - 5:00pm Friday 9:00am - 6:00pm Saturday 9:00am - 12:00 noon	YES (Accepts Deposits)
Friendsville Office	832 First Avenue Friendsville, MD 21531	Garrett (023)	0001.00 Middle Underserved	LOBBY Monday-Thursday 9:00am - 2:00pm Friday 9:00am-5:00pm	YES (Accepts Deposits)
Grantsville Office	157 Main Street Grantsville, MD 21536	Garrett (023)	0002.00 Middle Underserved	LOBBY & DRIVE-UP Monday-Friday 9:00am - 5:00pm Saturday 9:00am - 12:00 noon	YES (Accepts Deposits)
Hagerstown Office	130 S. Edgewood Dr. Hagerstown, MD 21740	Washington (043)	0111.00 Middle	LOBBY & DRIVE-UP Monday-Thursday 9:00am - 5:00pm Friday 9:00am-6:00pm Saturday 9:00am - 12:00 noon	YES (Accepts Deposits)
Keyser Office	29 West Southern Dr. Keyser, WV 26726	Mineral (057)	0106.00 Middle	LOBBY Monday - Friday 9:00 a.m. - 5:00 p.m. Saturday 9:00am-12:00 noon DRIVE-UP Monday - Thursday 8:30am - 5:00pm Friday 8:30am-6:00pm Saturday 9:00 a.m. - 12:00 pm	YES (Accepts Deposits)
Lake Office	38 Vacation Way McHenry, MD 21541	Garrett (023)	0005.02 Middle Underserved	LOBBY & DRIVE-UP Monday - Friday, 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12 noon	YES (Accepts Deposits)
My Bank Express	12894 Garrett Hwy Oakland, MD 21550	Garrett (023)	0006.01 Middle Underserved	DRIVE-UP Monday - Thursday 8:30 am - 5:00 pm Friday 8:30am-6:00pm Saturday 9 am - 12 noon	YES (Accepts Deposits)
Myersville Office	209 Main Street Myersville, MD 21773	Frederick (021)	7528.02 Middle	LOBBY & DRIVE-UP Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)

<u>Oakland Office</u> <u>MAIN OFFICE</u>	19 South Second Street Oakland, MD 21550	Garrett (023)	0006.01 Middle	LOBBY & DRIVE-UP Monday - Friday 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)
			Underserved		
Riverside Office	1990 Monocacy Blvd, Riverside Center, Frederick MD 2170	Frederick (021)	7508.05 Middle	LOBBY & DRIVE-UP Monday - Thursday, 9:00 a.m. - 5:00 p.m. Friday, 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)
Sabraton Office	1951 Hunters Way Morgantown, WV 26505	Monongalia (061)	0109.02 Upper	LOBBY Monday - Thursday 9:00a.m.-5:00 p.m. Friday 9:00 a.m. to 6:00 pm	YES (Accepts Deposits)
				DRIVE-UP Monday - Thursday 8:30 a.m.-5:00 p.m. Friday 8:30am-6:00pm Saturday 9:00 a.m. to 12:00 noon	
Smithsburg Office (relocated 12/15/22)	22940 Jefferson Blvd, Smithsburg, MD 21783	Washington (043)	0113.01 Middle	LOBBY & DRIVE-UP Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)
South Berkeley Office	7736 Winchester Ave Inwood, WV 25428	Berkeley (003)	9721.05 Middle	LOBBY & DRIVE-UP Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 12 noon	YES (Accepts Deposits)
Star City Office	7 Chaplin Rd Morgantown, WV 26505	Monongalia (061)	0112.00 Moderate	LOBBY Monday - Thursday 9:00 a.m. to 5:00 p.m. Friday 9:00 a.m. to 6:00 pm	YES (Accepts Deposits)
				DRIVE-UP Monday - Thursday 8:30 a.m. to 5:00 p.m. Friday 8:30am-6:00pm Saturday 9:00 am -12:00 noon	
Suncrest Centre Office	651 Suncrest Towne Centre Morgantown, WV 26505	Monongalia (061)	0102.03 Moderate	LOBBY Monday – Thursday: 9:00am to 5:00pm Friday 9:00am-6:00pm	YES (Accepts Deposits)
				DRIVE-UP Monday – Thursday 8:30 a.m. to 5:00 p.m. Friday 8:30am-6:00pm Saturday: 9am to 12pm.	
Tri-Towns Office	51 Ashfield Street	Mineral	0107.00	LOBBY	NO

	Piedmont, WV 26750	(057)	Middle	Monday - Friday 9:00 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 noon DRIVE-UP Monday - Friday, 8:30 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 noon	(Does NOT Accept Deposits)
Wesel Blvd Office	1646 Wesel Blvd. Hagerstown MD. 21740	Washington (043)	0009.00 Moderate	LOBBY & DRIVE-UP Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)
WestRidge Office	46 Red Dog Way Westover, WV 26501	Monongalia (061)	0113.00 Middle	LOBBY Monday - Friday, 9:00 a.m. - 5:00 p.m. DRIVE-UP Monday - Friday, 8:30 a.m. - 5:00 p.m. Saturday 9:00 a.m. - 12:00 noon	YES (Accepts Deposits)
Customer Service Center	19 S 2 nd St Oakland, MD 21550	Garrett (023)	0006.01 Middle Underserved	Monday-Friday 8:00am - 8:00 pm Saturday 9:00am - 12:00pm	NO

Stand Alone ATM Locations (Non-Deposit)

Arrowhead Market	19746 Garrett Highway, Oakland, MD 21550	023-0005.00
Main Street Westernport	Rt. 135 & Main Street, Westernport, MD 21562	001-0022.00

Branches Opened, Closed and Re-located (1997-2022)

(**Deposit-taking ATMs)

<u>Office</u>	<u>Address</u>	<u>County-Tract</u>
<u>Opened</u>		
Boonsboro **	209 Main St, Boonsboro, MD 21713	043-0114.00
WestRidge **	46 Red Dog Way, Westover, WV 26501	061-0113.00
Cheat Lake ** (04/01/22)	11 Cheat Landing, Morgantown, WV 26508	061-0117.00
Emerald Pointe** (11/19/18)	19405 Emerald Square, Ste 1000, Hagerstown, MD 21742	043-0112.02
Bridgeport Branch (11/15/17)	320 Southview Drive, Suite 104, Bridgeport, WV 26330	033-0320.00
Cannery Branch** (04/25/16)	150 South East Street, Frederick, Maryland 21701	021-7722.00
Suncrest Centre Office** (06/26/09)	651 Suncrest Towne Centre, Morgantown, WV 26505	061-0106.00
Baughmans Lane** (04/06/09)	102 Baughmans Lane, Frederick, MD. 21701	021-7505.01
My Bank Express** (08/15/07)	12894 Garrett Hwy, Oakland, MD. 21550	023-0006.00
Wesel Blvd** (03/19/07)	1646 Wesel Blvd, Hagerstown, MD. 21740	043-0009.00
Star City ** (9/6/05)	7 Chaplin Rd, Morgantown, WV. 26501	061-0112.00
Edwin Miller Office** (4/15/04)	1286 Edwin Miller Blvd., Martinsburg, WV 25404	003-9713.00
Sabraton Office** (11/26/04)	1951 Hunters Way, Morgantown, WV. 26505	061-0108.00
Martin's Foxcroft Office** (1/29/97)	901 Foxcroft Avenue, Martinsburg, WV 25401	003-9717.00
<u>Closed</u>		
Barton Office** (4/1/06)	19200 Legislative Rd SW, Barton, MD. 21521	001.0021.00
Martin's Valley Park** (9/5/98)	Martin's Food Store, Valley Park Commons 1520 Wesel Boulevard Hagerstown, MD 21740	043-0009.00
Martin's Dual Highway** (9/5/98)	Martin's Food Store, 1729 Dual Highway, Hagerstown, MD 21740	043-0111.00
Martin's/LaVale** (9/5/98)	Braddock Square, LaVale, MD 21502	001-0014.01
Romney** (5/28/04)	Hampshire Square, Rt. 50, Romney, WV 26757	027-9685.00
First United Financial Center LPO (04/15/04)	1446-16 Edwin Miller Blvd., Martinsburg, WV 25401	003-9713.00
Martinsburg** (11/15/2012)	100 S. Queen St. Martinsburg, WV 25401	003-9716.00
Frostburg** (8/30/2013)	11020 New Georges Creek Rd, SW Frostburg, MD 21532	001-0017.00
Moorefield** (09/28/2013)	South Branch Square 546 S Main St Moorefield, WV 26836	031-9703.00
Ballenger Creek Office** (4/26/2016)	5868 Ballenger Creek Pike, Frederick, MD 21703	021-7510.00
Everedy Square (4/26/2016) (Loan Production Office)	6 N East Street Suite 201, Frederick, MD 21701 Everedy Square consolidated into Cannery Branch	021-7502.00
Mid-Towns Office** (8/26/2016)	288 Weber Road, Oakland, MD 21550	023-0007.00
South Foxcroft** (9/9/2016)	980 Foxcroft Ave., Martinsburg, WV 25401	003-9717.00
Bridgeport (2/29/2024)	26 Sweetbrier Lane, Bridgeport, WV 26330	033-0320.00
Cannery (2/29/2024)	150 South East Street, Frederick, Maryland 21701	021-7722.00
Cheat Lake (2/29/2024)	11 Cheat Landing, Morgantown, WV 26508	061-0117.00
White Oaks (2/29/2024)	1501 Oldtown Road, Cumberland, MD 21502	024-0007.00
<u>Re-located</u>		
Bridgeport Office **		
From:	320 Southview Drive, Suite 104, Bridgeport, WV 26330	033-0320.00
To:	26 Sweetbrier Lane, Bridgeport, WV 26330	033-0320.00
Hagerstown Office** (1/21/03)		
From:	751 Knightsbridge Drive, Hagerstown, MD 21740	043-0006.02
To:	130 S. Edgewood Drive, Hagerstown, MD 21740	043-0111.00
Martin's Foxcroft Office** (02/27/04)		
From:	901 Foxcroft Avenue, Martinsburg, WV 25401	003-9717.00
To:	980 Foxcroft Avenue, Martinsburg, WV 25401	003-9717.00
Keyser Office** (11/22/2010)		
From:	Keyser Square Mall, Keyser, WV 26726	057-0106.00

To:	29 West Southern Dr, Keyser, WV 26726	057-0105.00
Smithsburg Office ** (12/15/22)		
From:	100 S Main Street, Smithsburg, MD 21783	043-0113.01
To:	22940 Jefferson Blvd, Smithsburgh, MD 21583	043-0113.01
Revised (3/2/2023)		

**Description of Material Differences in the Availability or Cost of Services
Between Branches**

At this time there are no differences in deposit or loan product availability or cost of services between branches.

PUBLIC DISCLOSURE

May 21, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First United Bank & Trust
Certificate Number: 4857

19 South 2nd Street
Oakland, Maryland 21550

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X	X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to the credit needs of the assessment areas.
- A high percentage of loans are made in the institution’s assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels.
- The institution uses innovative and/or flexible lending practices in order to serve the credit needs of the assessment areas.
- This institution has made an adequate level of community development loans.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated Outstanding.

- Delivery systems are readily accessible to all portions of the institution's assessment areas.
- To the extent that changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Background

First United Bank & Trust (First United) is a state-chartered commercial bank headquartered in Oakland, Maryland (MD) that operates in central and western MD and northeastern West Virginia (WV). First United is a subsidiary of First United Corporation, a one-bank holding company located in Oakland, MD. First United Corporation owns two non-bank subsidiaries, First United Statutory Trust I and First United Statutory Trust II. First United has four subsidiaries, OakFirst Loan Center, Inc; OakFirst Loan Center, LLC; First OREO Trust, and FUBT OREO I, LLC. First United also owns the Liberty Mews Partnership and the MCC FUBT Fund, LLC., formed for the purpose of acquiring, developing, and operating low-income housing units in Garrett County, MD and Allegany County, MD, respectively.

First United received a “Satisfactory” rating from the Federal Deposit Insurance Corporation (FDIC) during its prior Community Reinvestment Act (CRA) Performance Evaluation dated April 20, 2022, using Interagency Large Institution Examination Procedures.

Operations

First United operates 21 full-service branches and 1 limited-service drive-up branch in its assessment areas, with 14 in MD and 8 in WV. First United closed four branches during the evaluation period. These included a branch in a middle-income tract in Harrison County, WV; a branch in a low-income tract in Frederick County, MD; a branch in an upper-income tract in Monongalia County, WV; and a branch in a moderate-income tract in Allegany County, MD. Additionally, the bank relocated its Smithsburg Office within the same middle-income census tract in Washington County, MD. The bank did not open any branches during the evaluation period, and no merger or acquisition activity occurred since the previous evaluation.

The bank offers a wide variety of residential mortgage, commercial, agricultural, and consumer loan products. First United’s primary business focus is commercial real estate and residential lending. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. The bank also offers investment advisory and trust services. Alternative banking services include internet and mobile banking, electronic bill pay, 22 deposit-taking automated teller machines (ATMs) and 6 non-deposit-taking ATMs.

Ability and Capacity

As of March 31, 2025, the bank’s assets totaled \$2.0 billion, loans totaled \$1.5 billion, securities totaled \$260.8 million, and deposits totaled \$1.6 billion. Since the previous evaluation, First United’s total assets increased by 12.5 percent, total loans increased by 25.2 percent, total securities decreased by 29.4 percent, and total deposits increased by 8.0 percent.

The following table illustrates the composition of First United’s loan portfolio as of March 31, 2025.

Loan Portfolio Distribution as of 3/31/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	94,063	6.4
Secured by Farmland	8,141	0.6
Secured by 1-4 Family Residential Properties	520,073	35.1
Secured by Multifamily (5 or more) Residential Properties	46,165	3.1
Secured by Nonfarm Nonresidential Properties	478,457	32.3
Total Real Estate Loans	1,146,899	77.5
Commercial and Industrial Loans	266,819	18.0
Agricultural Production and Other Loans to Farmers	1,251	0.1
Consumer Loans	50,211	3.4
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	14,689	1.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	1,479,869	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affected the bank’s ability to meet the credit needs of the assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. Following the branch closure in Harrison County, First United removed Harrison and Marion Counties, WV, from its assessment areas. In 2023, the Office of Management and Budget’s (OMB’s) metropolitan statistical area (MSA) revisions changed MSA 19060 (Cumberland, MD-WV) into a micropolitan statistical area. This resulted in Allegany County becoming part of the MD Non-MSA assessment area and Mineral County becoming the WV Non-MSA assessment area. Currently, First United designates the following five assessment areas:

MD Non-MSA: This assessment area consists of all tracts in the following two contiguous MD counties: Allegany and Garrett. These counties are not located in an MSA.

Metropolitan Division (MD) 23224: This assessment area consists of all tracts in Frederick County, MD, which is located in MD 23224 (Frederick-Gaithersburg-Bethesda, MD). MD 23224 is part of the larger MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV).

MSA 34060: This assessment area consists of all tracts in Monongalia County, WV, which is located in MSA 34060 (Morgantown, WV).

WV Non-MSA: This assessment area consists of all tracts in Mineral County, WV, which is not located in an MSA.

Multi-State MSA 25180: This assessment area consists of all tracts in the following two contiguous counties: Washington County, MD and Berkeley County, WV. These counties are part of MSA 25180 (Hagerstown-Martinsburg, MD-WV).

In 2023, OMB MSA revisions added 25 census tracts to the assessment areas. The number of moderate-income tracts increased by 7, middle-income tracts increased by 5, upper-income tracts increased by 10, and tracts with no income designation increased by 3.

The bank's five assessments areas compose three rated areas. The bank's MD Non-MSA and MD 23224 assessment areas represent the State of MD rated area. The bank's MSA 34060 and WV Non-MSA assessment areas represent the State of WV rated area. The Multi-State MSA 25180 assessment area also represents a rated area. Please refer to the rated area and individual assessment area sections for additional demographic and economic information on each area. Collectively, the bank's five assessment areas are referred to as the combined assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated April 20, 2022, to the current evaluation dated May 21, 2025. Examiners used Interagency Large Institution CRA Examination Procedures to evaluate First United's CRA performance. These procedures include the Lending, Investment, and Services Tests (see Appendices for complete description).

As noted previously, the bank operates with three rated areas. The Interstate Banking and Branching Efficiency Act requires separate discussions and ratings of CRA performance in each state and each Multi-State MSA in which the bank has at least one branch in each state. As such, examiners assigned separate ratings for the bank's performance in MD and WV. Additionally, because the bank has branches in MD and WV within Multi-State MSA 25180, examiners assigned a separate rating for performance in this Multi-State MSA. Examiners also assigned an overall rating for performance in the bank's combined assessment area.

Examiners performed full-scope reviews of the MD Non-MSA, MSA 34060, and Multi-State MSA 25180 assessment areas. Examiners performed limited-scope reviews of the MD 23224 and WV Non-MSA assessment areas, as those areas account for a smaller percentage of the bank's lending, deposit, and branch activity. Because a majority of the bank's branches, deposits, and loans are in the State of MD rated area, it received more weight than the equally weighted State of WV and Multi-State MSA 25180 rated areas.

Activities Reviewed

First United's major product lines, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, are small business and home mortgage loans. The bank's record of originating small business loans contributed more weight to arriving at overall conclusions due to the larger loan volume when compared to home mortgage loans.

Consumer and small farm loans do not represent significant product lines nor provide material support for conclusions or ratings given limited loan volumes. Therefore, examiners did not present these products. Examiners presented small farm loans in the Assessment Area Concentration table but did not analyze this loan type further.

This evaluation analyzed all small business loans that First United reported on its 2022, 2023, and 2024 CRA Loan Registers. For 2022, the bank reported 615 small business loans totaling \$82.1 million; in 2023, the bank reported 616 small business loans totaling \$92.7 million; and in 2024, the bank reported 526 small business loans totaling \$76.5 million. Examiners reviewed aggregate data and D&B demographic data for comparison purposes. Aggregate data for 2024 was not available as of this evaluation date.

This evaluation also considered all home mortgage loans that First United reported on its 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. For 2022, the bank reported 304 home mortgage loans totaling \$110.2 million; in 2023, the bank reported 266 home mortgage loans totaling \$87.9 million; and in 2024, the bank reported 207 home mortgage loans totaling \$63.0 million. Examiners reviewed aggregate data and 2020 U.S. Census Bureau data for comparison purposes. Aggregate data for 2024 was not available as of this evaluation date.

This evaluation presents the number and dollar volume of loans. Examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

For the Lending Test, the Assessment Area Concentration criterion includes loan data for each of the three years analyzed; however, the other rating criteria only present loan data for 2023 and 2024, as the bank's performance throughout the rating period was consistent between 2022 and 2023. The Lending Test also considered community development loans, as well as loans originated through the bank's innovative and flexible lending programs since the previous evaluation.

The Investment Test considered qualified investments, donations, and grants made during the current evaluation period, as well as qualified investments made prior to the last evaluation that remain outstanding. Examiners also considered grants made by the bank's foundation, First United Community Dreams Foundation.

The Service Test includes all community development services the bank has provided since the prior evaluation. Examiners evaluated the bank's retail delivery systems, including branches and alternative channels, and assessed the impact of any change to the branch network during the review period. This evaluation considered the bank's retail banking products and services designed for low- and moderate-income individuals and small businesses, including offerings tailored to address specific needs within the assessment areas. Examiners also considered services made by the bank's Finture financial literacy program.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

First United demonstrates “High Satisfactory” performance under the Lending Test. First United’s performance in the more heavily weighed State of MD rated area primarily supports this rating. The bank’s performance in the State of MD and State of WV rated areas is consistent with overall performance, while performance in the Multi-State MSA 25180 rated area is below the overall performance. Refer to the individual rated area sections for detailed discussions of the bank’s Lending Test performance.

Lending Activity

First United’s lending levels reflect excellent responsiveness to assessment area credit needs. The bank’s lending levels in the State of MD and State of WV rated areas primarily support this rating. This performance criterion considered First United’s lending in relation to its financial condition and resources.

As of March 31, 2025, loans totaled \$1.5 billion and comprised 75.7 percent of total assets and 90.7 percent of total deposits, which exceeded the concentration at the previous evaluation.

The bank’s lending levels within its assessment areas decreased since the previous evaluation. During the current evaluation period, First United originated 1,412 small business loans totaling \$187.9 million and originated 600 home mortgage loans totaling \$203.9 million in the assessment areas.

Refer to the Lending Activity comments in the Lending Test sections for each of First United’s rated areas and assessment areas for details.

Assessment Area Concentration

First United made a high percentage of loans by number and dollar amount within the assessment areas. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%		#	\$	%	\$	%
Small Business										
2022	492	80.0	123	20.0	615	62,411	76.1	19,650	23.9	82,061
2023	495	80.4	121	19.6	616	69,668	75.2	23,004	24.8	92,672
2024	425	80.8	101	19.2	526	55,784	72.9	20,759	27.1	76,543
Subtotal	1,412	80.4	345	19.6	1,757	187,863	74.8	63,413	25.2	251,276
Home Mortgage										
2022	239	78.6	65	21.4	304	91,197	82.8	18,984	17.2	110,181
2023	197	74.1	69	25.9	266	64,370	73.2	23,579	26.8	87,949
2024	164	79.2	43	20.8	207	48,364	76.7	14,683	23.3	63,047
Subtotal	600	77.2	177	22.8	777	203,932	78.1	57,246	21.9	261,178
Small Farm										
2022	4	80.0	1	20.0	5	571	85.1	100	14.9	671
2023	4	100.0	0	0.0	4	69	100.0	0	0.0	69
2024	1	100.0	0	0.0	1	11	100.0	0	0.0	11
Subtotal	9	90.0	1	10.0	10	651	86.7	100	13.3	751
Total	2,021	79.4	523	20.6	2,544	392,446	76.5	120,759	23.5	513,205
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas, with consistent performance between all three rated areas. Please refer to the individual discussions for each rated area and assessment area for details.

Borrower Profile

The distribution of borrowers reflects good penetration among businesses of different revenue sizes and individuals of different income levels, with consistent performance between all three rated areas. Please refer to the individual discussions for each rated area and assessment area for details.

Innovative or Flexible Lending Practices

First United uses innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 170 loans totaling \$25.0 million using innovative and flexible loan programs.

Innovative or Flexible Lending Programs										
Type of Program	2022 (Partial)		2023		2024		YTD 2025		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
<i>Home Mortgage</i>										
First-Time Homebuyers	16	2,957	21	2,998	9	1,930	4	723	50	8,608
Federal Housing Administration (FHA) Loans	1	147	30	4,955	26	4,271	11	1,836	68	11,209
U.S. Department of Agriculture (USDA) Single Family Housing Guaranteed Loan Program	1	167	13	1,933	7	1,242	8	1,402	29	4,744
Subtotal	18	3,271	64	9,886	42	7,443	23	3,961	147	24,561
<i>Consumer</i>										
My Finture® First-Time Car Buyer Program	0	0	0	0	14	261	9	153	23	414
Totals	18	3,271	64	9,886	56	7,704	32	4,114	170	24,975
<i>Source: Bank Data</i>										

Because these programs are available throughout the assessment areas, examiners rated and discussed the bank’s performance under this criterion at the institution level only. The bank offers the following loan programs targeting primarily low- and moderate-income individuals.

- *First-Time Homebuyers* – This program requires completion of a financial literacy education program for first-time homebuyers. Borrowers’ median family income must be 79.0 percent or less of the respective metropolitan statistical area where the home is located. In connection with this program, the bank also offers grants to assist with downpayment and closing costs.
- *Federal Housing Administration (FHA) Loans* – The FHA offers insurance on 1-4 family loans to help decrease down payments, closing costs, and minimum credit score requirements for borrowers, particularly low- and moderate-income individuals that experience challenges affording or qualifying for a mortgage.
- *USDA Single Family Housing Guaranteed Loan Program* – This program aids approved lenders in working with low- and moderate-income households living in rural areas to afford the costs of homeownership. Eligible applicants may purchase, construct, improve, or relocate a dwelling in an eligible rural area with 100 percent financing.
- *My Finture® First-Time Car Buyer Program* – This program offers a financial literacy education class about car purchases for first-time car buyers. Borrowers that complete the class can receive a loan discount of up to one percent with ACH payments on auto loan financing for up to three years from enrollment in the program. This loan program primarily benefits low- and moderate-income borrowers.

Community Development Loans

First United has made an adequate level of community development loans. The bank’s overall performance was consistent with all rated areas.

The bank originated 21 community development loans totaling \$112.2 million during the evaluation period. This level of activity represents 6.0 percent of average total assets and 8.2 percent of average total loans since the prior evaluation. Compared to the prior evaluation, the bank’s performance decreased 63.2 percent by number and increased 30.4 percent by dollar amount. First United’s community development loans primarily supported economic development for small businesses in the assessment areas. The bank also originated loans benefiting the broader statewide or regional area. As the bank has been responsive to the overall community development needs of its assessment areas, examiners considered these loans under this performance criterion. Compared to three similarly situated banks, First United trailed all banks by number of loans, but exceeded two by dollar amount. The following tables show the bank’s community development lending by year and purpose and by rated area.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	0	0	0	0	3	26,705	2	17,142	5	43,847
2023	0	0	1	6,900	2	4,000	2	392	5	11,292
2024	0	0	0	0	8	46,693	3	10,390	11	57,083
YTD 2025	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	6,900	13	77,398	7	27,924	21	112,222

Source: Bank Data

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of MD	0	0	0	0	6	42,775	5	22,632	11	65,407
State of WV	0	0	1	6,900	1	16,905	0	0	2	23,805
Multi-State MSA 25180	0	0	0	0	3	5,340	1	150	4	5,490
Broader Statewide	0	0	0	0	1	3,685	1	5,142	2	8,827
Regional Activities	0	0	0	0	2	8,693	0	0	2	8,693
Total	0	0	1	6,900	13	77,398	7	27,924	21	112,222

Source: Bank Data

Below are notable examples of First United’s community development loans that benefited the broader statewide and regional areas.

- In 2022, the bank made a \$6.9 million loan to facilitate the acquisition of a shopping mall located in Franklin County, Pennsylvania. The gross annual revenues (GARs) of the majority

of businesses in the shopping mall meet the size eligibility standards of the SBA's Development Company program. Loan proceeds support economic development and permanent job retention for low- and moderate-income individuals.

- In 2024, First United originated a \$3.7 million loan to refinance a business park in a moderate-income census tract in Jefferson County, WV. The GARs of the supported businesses meet the size eligibility standards of the SBA's Development Company program. Loan proceeds support economic development through job retention in a moderate-income geography.
- In 2024, First United made a \$1.8 million loan to facilitate the purchase and renovation of a motel in a moderate-income census tract in Prince William County, MD. The GARs of the business operating the motel are below \$1 million. The motel will support economic development through permanent job creation for low- or moderate-income individuals.

The individual rated and assessment area sections provide additional details of the bank's community development loans.

INVESTMENT TEST

First United demonstrates "High Satisfactory" performance under the Investment Test. Although First United's investment and grant activity in the more heavily weighted State of MD rated area was adequate, performance in the State of WV rated area was consistent with overall performance and performance in the Multi-State MSA 25180 rated area exceeded overall performance. Please refer to the individual rated and assessment area sections for additional details on the bank's Investment Test performance.

Investment and Grant Activity

First United has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank made 248 qualified investments totaling \$27.8 million, which includes 7 new investments totaling \$11.7 million, 31 outstanding prior period investments with a current book value of \$15.8 million, and 210 qualified grants and donations totaling \$291,000.

Qualified investment activity represents 1.5 percent of average total assets and 9.1 percent of average total securities since the prior evaluation. Compared to the prior evaluation, qualified investments, grants, and donations increased 48.5 percent by number and 11.2 percent by dollar amount. Compared to three similarly situated banks, First United exceeded two banks by number and dollar amount of qualified investments. The following tables illustrate qualified investments and donations by year and purpose and by rated area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	30	14,141	0	0	0	0	1	1,629	31	15,770
2022 (Partial)	2	3,186	0	0	0	0	0	0	2	3,186
2023	2	3,993	0	0	0	0	0	0	2	3,993
2024	3	4,510	0	0	0	0	0	0	3	4,510
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	37	25,830	0	0	0	0	1	1,629	38	27,459
Qualified Grants & Donations	13	11	160	216	24	29	13	35	210	291
Total	50	25,841	160	216	24	29	14	1,664	248	27,750
<i>Source: Bank Data</i>										

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of MD	26	15,733	68	106	13	7	13	35	120	15,881
State of WV	3	248	49	52	8	17	1	1,629	61	1,946
Multi-State MSA 25180	21	9,860	43	58	3	5	0	0	67	9,923
Broader Statewide	0	0	0	0	0	0	0	0	0	0
Regional Activities	0	0	0	0	0	0	0	0	0	0
Total	50	25,841	160	216	24	29	14	1,664	248	27,750
<i>Source: Bank Data</i>										

Below is a notable example of the bank’s qualified investments.

- The First United Community Dreams Foundation offers investments, grants, and sponsorships to organizations that primarily serve low- and moderate-income groups, small business associations, and underserved middle-income nonmetropolitan tracts within the assessment areas. Of the bank’s total qualified grants and donations, 42 donations totaling \$110,650 were from the First United Community Dreams Foundation.

The individual rated and assessment area sections provide additional details and notable examples of the bank’s qualified investments.

Responsiveness to Credit and Community Development Needs

First United’s qualified investments and donations exhibit good responsiveness to credit and community development needs. Of the total amount of qualified investments and donations, 93.1 percent benefited affordable housing. These investments demonstrate the bank’s responsiveness to the areas’ affordable housing needs, as identified by multiple community contacts throughout the combined assessment area.

Community Development Initiatives

First United rarely uses innovative or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

SERVICE TEST

First United demonstrates “Outstanding” performance under the Service Test. First United’s performance in each rated area was consistent with its overall performance. Please refer to the individual rated and assessment areas for additional details on the bank’s Service Test performance.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the institution’s assessment areas. The bank operates 22 branches, of which 21 are full-service and 1 is limited-service, and 28 ATMs, of which 22 are deposit-taking and 6 are non-deposit taking. While the bank does not operate any branches in low-income census tracts, First United operates three branches that are in close proximity to, and can reasonably serve, low-income census tracts, which minimize accessibility concerns. Additionally, the distribution of branches and ATMs in moderate-income tracts exceeds the percentage of census tracts and population of this income level. Furthermore, five branches are located in underserved middle-income nonmetropolitan census tracts. The following table shows census tracts, population, branches, and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	7	3.6	18,379	2.4	0	0.0	0	0.0
Moderate	47	24.4	186,382	24.0	6	27.3	8	28.6
Middle	101	52.3	417,612	53.7	15	68.2	19	67.9
Upper	34	17.6	143,116	18.4	1	4.5	1	3.5
NA	4	2.1	12,681	1.6	0	0.0	0	0.0
Total	193	100.0	778,170	100.0	22	100.0	28	100.0
<i>Source: 2020 U.S. Census Data; Bank Data</i>								

First United offers various alternative delivery systems, available institution-wide for remote access to banking services, to meet the banking needs of its assessment areas. Services include free online and mobile banking, bill pay, and telephone banking. Online banking allows customers the ability to transfer funds, access account history, view statements, pay bills, reorder checks, and issue stop payments electronically. Mobile banking adds a feature to deposit checks using a smartphone camera. Telephone banking allows customers to request account balances, transfer funds, and access check information using a 24-hour number. These alternative delivery channels reduce the need to visit a physical branch for those who may have difficulty doing so because of travel restrictions or transportation costs.

Changes in Branch Locations

To the extent that changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. First United closed four branches during the evaluation period, including one in a low-income census tract and one in a moderate-income census tract in the State of MD rated area, one in an upper-income census tract in the MSA 34060 rated area, and one in a middle-income census tract Harrison County, WV. Examiners did not analyze the impact of the Bridgeport branch closure because First United removed Harrison County from its assessment areas in 2024. The individual rated area and assessment area sections provide additional details regarding changes in branch locations.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. Loan and deposit offerings are the same across all branches. Lobby hours generally begin at 9:00 a.m. and conclude between 2:00 p.m. and 6:00 p.m. on weekdays. Fourteen branches offer Saturday lobby hours, and 21 branches offer drive-up services with hours similar to lobby hours. Of 11 branches located in moderate-income census tracts and underserved middle-income nonmetropolitan census tracts, 9 branches are open from 9:00 a.m. to 5:00 p.m., including three branches that offer extended hours up to 6:00 p.m. on Fridays. Of the remaining two branches in moderate-income and underserved middle-income nonmetropolitan census tracts, one is a limited service drive through branch with no lobby hours, and the other branch is open from 9:00 a.m. to 2:00 p.m. Monday to Thursday, and 9:00 a.m. to 5:00 p.m. on Friday. Of the same 11 branches, 10 have drive-up services with hours similar to lobby hours and 7 have Saturday lobby hours from 9:00 a.m. to 12:00 p.m. The individual rated area and assessment area sections provide additional details regarding business services and hours.

Community Development Services

First United is a leader in providing community development services. During the evaluation period, bank directors, officers, and employees provided 278 instances of community development services to 63 different organizations. The bank's record of providing services significantly increased from the prior evaluation period, during which time the bank provided 132 services and was considered a leader in providing community development services. Most community development services benefited the State of MD rated area.

Bank employees actively serve in ongoing leadership roles within organizations that primarily target community services and economic development. Compared to three similarly situated banks, First United exceeded all banks by number of community development services. The following tables reflect the bank's qualifying community development services by year and by rated area during the evaluation period.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	5	28	7	9	49
2023	2	45	14	8	69
2024	2	66	11	11	90
YTD 2025	2	50	10	8	70
Total	11	189	42	36	278
<i>Source: Bank Data</i>					

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of MD	11	122	11	36	180
State of WV	0	25	22	0	47
Multi-State MSA 25180	0	42	9	0	51
Broader Statewide	0	0	0	0	0
Regional Activities	0	0	0	0	0
Total	11	189	42	36	278
<i>Source: Bank Data</i>					

Below is a notable example of the bank’s qualified community development services.

- My Finture® is First United’s financial literacy program. The bank’s website offers articles, videos, tools, and educational resources for consumers and businesses. Some products, such as the first-time car buyer program, include a component of the My Finture® program to obtain a discount or other benefit. Additionally, employees host financial literacy presentations primarily to low- and moderate-income groups, small business associations, and underserved middle-income nonmetropolitan tracts within the assessment areas. Of the bank’s total community development services, 107 services were from the My Finture® presentations.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF MD

CRA RATING FOR STATE OF MD: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF MD

First United designated two assessment areas – MD Non-MSA and MD 23224 – to compose the State of MD rated area. Allegany and Garrett Counties are part of the MD Non-MSA assessment area, and Frederick County is part of the MD 23224 assessment area. Allegany County is new to the MD Non-MSA assessment area and the State of MD rated area due to 2023 OMB MSA revisions described at the institution level. This rated area accounts for 63.6 percent of in-assessment area loans by number, 45.5 percent of branches, and 61.7 percent of total deposits by dollar amount as of June 30, 2024.

SCOPE OF EVALUATION – STATE OF MD

The scope is similar to the overall scope discussed previously, although this portion of the evaluation only considers small business loans, home mortgage loans, and community development activities in the State of MD rated area. Please refer to the overall Scope at the institution level.

The MD Non-MSA assessment area received a full-scope review because it contained the majority of the bank's loans, deposits, and branches in the State of MD rated area. The MD 23224 assessment area received a limited-scope review due to less overall activity when compared to the MD Non-MSA assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF MD

LENDING TEST

The Lending Test is rated "High Satisfactory" with performance in the more heavily weighted MD Non-MSA assessment area driving the rating. First United's performance is consistent throughout the two assessment areas in this rated area. This section presents the bank's Lending Test performance in the State of MD rated area. Please refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs, considering First United's lending in relation to its financial condition and available resources. The bank's performance in the more heavily weighted MD Non-MSA assessment area exceeded performance in the MD 23224 assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. First United’s performance in the more heavily weighted MD Non-MSA assessment area trailed its performance in the MSA 47000 assessment area.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels. Performance was consistent between both assessment areas.

Community Development Loans

First United has made an adequate level of community development loans in the State of MD rated area, with consistent performance between both assessment areas. During the evaluation period, the bank originated 11 community development loans totaling \$65.4 million. Compared to two similarly situated banks, First United’s performance exceeded one institution by both number and dollar amount, and performance trailed one institution by number and was consistent by dollar amount.

The following table shows the bank’s community development loans by assessment area and purpose.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MD Non-MSA	0	0	0	0	2	22,775	2	8,390	4	31,165
MD 23224	0	0	0	0	4	20,000	3	14,242	7	34,242
Total	0	0	0	0	6	42,775	5	22,632	11	65,407

Source: Bank Data

INVESTMENT TEST

The Investment Test is rated “Low Satisfactory” with performance in the more heavily weighted MD Non-MSA assessment area driving the rating. The bank’s performance in the MD 23224 assessment area exceeded performance in the MD Non-MSA assessment area. This section presents the bank’s Investment Test performance in the State of MD rated area. Please refer to the individual assessment area sections for detailed discussions of the bank’s Investment Test performance.

Investment and Grant Activity

First United has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank made 120 qualified investments and grants totaling \$15.9 million, which includes 4 new investments totaling \$7.2 million, 12 prior period investments

with current book values totaling \$8.5 million, and 104 donations totaling \$156,000. Compared to one similarly situated bank, First United’s performance exceeded it by number and dollar amount.

The following table shows qualified investments and grants by community development purpose and assessment area.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MD Non-MSA	5	305	58	85	11	4	13	35	87	429
MD 23224	21	15,428	10	21	2	3	0	0	33	15,452
Total	26	15,733	68	106	13	7	13	35	120	15,881
<i>Source: Bank Data</i>										

Responsiveness to Credit and Community Development Needs

First United exhibits adequate responsiveness to credit and community development needs. Of the total dollar amount of qualified investments and donations, 99.1 percent supported affordable housing. These investments demonstrate the bank’s responsiveness to affordable housing needs, which was identified as a key community development need by the community contact.

Community Development Initiatives

First United rarely uses innovative and/or complex investments to support community development initiatives. Please refer to the individual assessment areas for details.

SERVICE TEST

The Service Test is rated “Outstanding” with performance in the more heavily weighted MD Non-MSA assessment area driving the rating. First United’s performance in the MD Non-MSA assessment area exceeded its performance in the MD 23224 assessment area. Please refer to the individual assessment area sections for detailed discussions of the bank’s Service Test performance.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the assessment areas. First United operates 9 full-service branches, 1 limited-service drive-up facility, and 15 ATMs in this rated area. The bank operates two branches in moderate-income census tracts, including one in each assessment area, and five branches in underserved middle-income nonmetropolitan census tracts in the MD-Non MSA assessment area. Alternative banking services are consistent with those discussed at the institution level.

The following table displays the distribution of census tracts, population, branches, and ATMs by tract income level in this rated area. Although not identified in the table, five of the eight branches in middle-income tracts are in tracts designated as underserved middle-income nonmetropolitan tracts.

Branch and ATM Distribution by Geography Income Level								
State of MD								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	4.2	9,018	2.4	0	0.0	0	0.0
Moderate	29	30.2	111,459	30.2	2	20.0	4	26.7
Middle	51	53.1	203,751	55.3	8	80.0	11	73.3
Upper	11	11.5	41,518	11.3	0	0.0	0	0.0
NA	1	1.0	2,883	0.8	0	0.0	0	0.0
Total	96	100.0	368,629	100.0	10	100.0	15	100.0

Source: 2020 U.S. Census Data; Bank Data

Changes in Branch Locations

To the extent that changes have been made, First United’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed one branch located in a moderate-income census tract in the MD Non-MSA assessment area and one branch located in a low-income census tract in the MD 23224 assessment area. Please refer to the assessment area levels for detailed discussions.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. Branch hours vary but begin at 9:00 a.m. and may end between 2:00 p.m. and 6:00 p.m. on weekdays. Four branches offer Saturday hours from 9:00 a.m. to 12:00 p.m. and six branches offer drive-up hours that vary between 8:30 a.m. and 6:00 p.m. Please refer to the assessment area levels for detailed discussions of branch hours in each area. Services are consistent with those discussed at the institution level.

Community Development Services

First United is a leader in providing community development services. During the evaluation period, the bank provided 180 instances of community development services to 43 different organizations. The following table reflects the bank’s community development services by assessment area and purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
MD Non-MSA	7	117	11	36	171
MD 23224	4	5	0	0	9
Total	11	122	11	36	180
<i>Source: Bank Data</i>					

MD NON-MSA - Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MD NON-MSA

This assessment area consists of Garrett and Allegany Counties in MD. The bank operates 7 of its 22 branches throughout this assessment area. This assessment area accounts for 57.0 percent of in-assessment area loans, 48.9 percent of deposits, and 31.8 percent of branches.

Economic and Demographic Data

Due to 2020 U.S. Census changes and the addition of Allegany County to this assessment area, the number of census tracts increased by 24 since the prior evaluation. The MD Non-MSA assessment area's 31 census tracts reflect the following income designations:

- 1 low-income census tract,
- 11 moderate-income census tracts,
- 15 middle-income census tracts, and
- 4 upper-income census tracts.

The Federal Financial Institutions Examination Council (FFIEC) designated seven of these census tracts as underserved middle-income nonmetropolitan tracts.

There were no low-income census tracts in this assessment area in 2022 and 2023. In 2024, the tract income level of a census tract located in Allegany County, MD, changed from moderate-income to low-income. The tables under the Geographic Distribution and Borrow Profile sections reflect this change.

The following table illustrates select demographic characteristics of the MD Non-MSA assessment area.

Demographic Information of the Assessment Area						
MD Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.2	35.5	48.4	12.9	0.0
Population by Geography	96,912	2.0	35.4	52.3	10.3	0.0
Housing Units by Geography	52,251	2.0	30.8	57.7	9.5	0.0
Owner-Occupied Units by Geography	29,007	1.2	30.8	56.7	11.3	0.0
Occupied Rental Units by Geography	11,107	3.7	40.6	47.6	8.1	0.0
Vacant Units by Geography	12,137	2.2	21.9	69.4	6.5	0.0
Businesses by Geography	13,057	1.5	19.8	69.0	9.7	0.0
Farms by Geography	382	1.6	22.8	68.3	7.3	0.0
Family Distribution by Income Level	24,989	23.6	21.2	22.5	32.7	0.0
Household Distribution by Income Level	40,114	25.2	16.0	19.3	39.5	0.0
Median Family Income Non-MSAs - MD		\$73,510	Median Housing Value			\$167,423
			Median Gross Rent			\$701
			Families Below Poverty Level			8.7%
<i>Source: 2020 U.S. Census and 2024 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Geographic Distribution for small business loans considers the distribution of businesses by census tract income level within this assessment area. According to 2024 D&B data, 1.5 percent of businesses are located in the low-income census tract, and 19.8 percent of businesses are located in moderate-income census tracts. This suggests limited opportunities to originate small business loans in low-income tracts and moderate opportunities in the moderate-income census tracts.

The Geographic Distribution criterion for home mortgage loans analyzes the distribution of owner-occupied housing units within this assessment area, which contains 52,251 housing units. Of these, 55.5 percent are owner-occupied, 21.3 percent are occupied rental units, and 23.2 percent are vacant. Owner-occupied housing units reflect the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown in the table above, only 1.2 percent of total owner-occupied housing units are located in the low-income geography and 30.8 percent are located in moderate-income geographies. By comparison, 3.7 percent of occupied rental units are located in the low-income geography and 40.6 percent are located in moderate-income geographies. This data suggests that there are limited opportunities for lenders to originate 1-4 family residential loans in the low-income geography and moderate opportunities in moderate-income geographies.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 13,057 non-farm businesses operate in the MD Non-MSA assessment area. The following reflects the GARs for these businesses.

- 90.2 percent have GARs of \$1.0 million or less,

- 2.6 percent have GARs of more than \$1.0 million, and
- 7.3 percent have unknown revenues.

Service industries represent the largest portion of businesses (32.3 percent); followed by non-classifiable establishments (29.5 percent); finance, insurance, and real estate (10.3 percent); retail trade (10.2 percent); and construction (5.1 percent). In addition, 57.0 percent of the area’s businesses have four or fewer employees, and 93.1 percent operate from a single location.

The Borrower Profile criterion compares home mortgage lending to the percentage of low- and moderate-income families in the assessment area. Demographic data shows that 23.6 percent of families are low-income, and 21.2 percent are moderate-income. Additionally, 8.7 percent of families are below the poverty level. This data suggests that these families may face difficulties qualifying for a home mortgage or supporting a monthly mortgage payment, especially considering the assessment area’s median home value of \$167,423. This data further supports the challenges lenders face in originating loans to low- and moderate-income borrowers.

Examiners used the FFIEC-updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Cumberland, MD-WV MSA Median Family Income (19060)				
2023 (\$89,900)	<\$44,950	\$44,950 to <\$71,920	\$71,920 to <\$107,880	≥\$107,880
MD NA Median Family Income (99999)				
2023 (\$87,800)	<\$43,900	\$43,900 to <\$70,240	\$70,240 to <\$105,360	≥\$105,360
2024 (\$87,900)	<\$43,950	\$43,950 to <\$70,320	\$70,320 to <\$105,480	≥\$105,480
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicate that unemployment rates at both the county and state levels decreased from 2022 to 2023 but increased each subsequent year. The national average remained stable from 2022 to 2023 before following a similar upwards trend. The following table presents annual and current unemployment rates by assessment area counties, as well as the state and national levels since 2022.

Unemployment Rates				
Area	2022	2023	2024	March 2025
	%	%	%	%
Allegany County	4.0	3.3	4.3	5.1
Garrett County	3.5	2.6	3.5	4.2
State of MD	3.0	2.2	3.0	3.2
National Average	3.6	3.6	4.0	4.1
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a moderate level of competition for financial services in the assessment area. According to 2024 FDIC Deposit Market Share data, 7 financial institutions operated 25 branches within the assessment area. Of these institutions, First United ranked 1st in total deposits, with a 46.4 percent deposit market share.

Aggregate lending data reflects significant competition for small business loans in the assessment area. Based on 2023 market share data, 61 lenders originated or purchased 2,039 small business loans in the assessment area. The top five lenders, consisting mainly of large national banks, accounted for 67.2 percent of the market share based on the number of loans originated or purchased. First United ranked 3rd with a 42.6 percent market share in the assessment area.

Additionally, aggregate lending data reflects a significant level of competition for home mortgage loans in the assessment area. Based on 2023 market share data, 212 lenders originated or purchased 1,942 home mortgage loans in the assessment area. The top five lenders, consisting of mainly large national banks and online lenders, accounted for 28.8 percent of the market share based on the number of loans originated or purchased. First United ranked 2nd with a 5.9 percent market share in the assessment area.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps to determine whether local financial institutions are responsive to these needs. Additionally, it shows what types of credit and community development opportunities are available.

Examiners reviewed a recent contact with a representative from an organization that promotes revitalization or stabilization in an underserved middle-income nonmetropolitan census tract in Garrett County. The contact stated that the area's tourism industry has thrived since the pandemic; however, the rise of vacation homes, rentals, and renovated homes have correlated with increased housing prices and cost of living. As a result, low- and moderate-income families have experienced difficulties to attain credit to afford higher home prices. The contact further expressed that there has been a sharp decline in the school population as families have moved to more affordable surrounding areas. The contact identified affordable housing availability as the primary community development need in the county. According to the contact, financial institutions are involved, and should continue involvement, with homeownership programs and community development activities.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and economic development are primary community development needs, and flexible loan programs are the primary credit need in this assessment area. The limited availability of affordable housing compared to the increase in housing costs reflects a need for affordable housing. Additionally, innovative programs offering down payment

assistance or mortgage modifications would benefit low- and moderate-income individuals and families within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MD NON-MSA

LENDING TEST

First United's Lending Test performance in the MD Non-MSA assessment area is consistent with its overall performance. The bank's performance under the Borrower Profile criterion primarily supports this conclusion. The following sections detail the bank's performance under each Lending Test factor.

Lending Activity

First United's lending levels reflect excellent responsiveness to assessment area credit needs.

First United reported 292 small business loans totaling \$37.1 million within this assessment area in 2022, 255 small business loans totaling \$35.7 million in 2023, and 238 small business loans totaling \$26.5 million in 2024. In 2023, by number of loans, First United ranked 3rd of 61 lenders that reported at least one small business loan in the assessment area, with a 12.5 percent market share. First United was the highest ranked community bank within this assessment area.

First United reported 136 home mortgage loans totaling \$57.5 million within this assessment area in 2022, 114 home mortgage loans totaling \$36.8 million in 2023, and 112 home mortgage loans totaling \$30.0 million in 2024. In 2023, by number of loans, First United ranked 2nd of 212 lenders that reported originating or purchasing at least one home mortgage loan in the assessment area, with a 5.9 percent market share. First United was the highest ranked community bank headquartered in MD.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's small business and home mortgage lending performance supports this conclusion. The assessment area did not include any low-income geographies in 2023; therefore, this criterion was not evaluated for low-income geographies in 2023.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area.

In 2023, First United's performance in moderate-income census tracts slightly trailed aggregate performance and area demographics. In 2024, the bank's performance in the low-income census tract trailed area demographics while performance improved in moderate-income census tracts to exceed area demographics.

The following table depicts the distribution of First United's small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
MD Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	1.5	--	1	0.4	10	0.0
Moderate						
2023	12.8	13.8	31	12.2	4,618	12.9
2024	19.8	--	48	20.2	4,963	18.7
Middle						
2023	77.2	76.4	211	82.7	29,727	83.2
2024	69.0	--	172	72.3	19,768	74.5
Upper						
2023	10.0	9.8	13	5.1	1,392	3.9
2024	9.7	--	17	7.1	1,806	6.8
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	255	100.0	35,737	100.0
2024	100.0	--	238	100.0	26,547	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area.

In 2023, First United's performance in moderate-income census tracts trailed aggregate performance and was consistent with area demographics. In 2024, the bank's performance in the low-income census tract exceeded area demographics. The bank's home mortgage lending in moderate-income census tracts improved in 2024, but its performance fell below area demographics.

The following table displays the distribution of home mortgage loans within the assessment area for 2023 and 2024.

Geographic Distribution of Home Mortgage Loans						
MD Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	1.2	--	2	1.8	375	1.3
Moderate						
2023	12.4	13.7	14	12.3	1,572	4.3
2024	30.8	--	30	26.8	4,141	13.8
Middle						
2023	76.3	76.0	88	77.2	32,312	87.9
2024	56.7	--	65	58.0	22,418	74.6
Upper						
2023	11.3	10.3	12	10.5	2,870	7.8
2024	11.3	--	15	13.4	3,100	10.3
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	114	100.0	36,754	100.0
2024	100.0	--	112	100.0	30,035	100.0

*Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of loans reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels. The bank's excellent distribution of small business loans and adequate distribution of home mortgage loans support this conclusion.

Small Business Loans

The distribution of borrowers reflects excellent penetration among business customers of different sizes.

In 2023, First United's performance of lending to businesses with GARs of \$1.0 million or less significantly exceeded aggregate performance. In 2024, First United's performance trended upwards. Although First United's performance trailed demographic data throughout the evaluation period, aggregate performance also trailed area demographics, suggesting that the demand for small business loans is not as high as the demographics suggest.

In 2023, 45 lenders made loans to small businesses with GARs of \$1.0 million or less. First United ranked 2nd with a 15.9 percent market share among that group. This exceeds First United’s overall market rank (3rd of 61 lenders) and market share (12.5 percent) in this assessment area. Considering this comparison, trends, and market share data, First United’s performance of lending to small businesses with GARs of \$1.0 million or less is excellent.

The following table reflects the distribution of small business loans by GAR category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
MD Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	90.1	62.0	201	78.8	18,631	52.1
2024	90.2	--	211	88.7	18,721	70.5
>\$1,000,000						
2023	2.6	--	54	21.2	17,106	47.9
2024	2.6	--	27	11.3	7,826	29.5
Revenue Not Available						
2023	7.3	--	0	0.0	0	0.0
2024	7.3	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	255	100.0	35,737	100.0
2024	100.0	--	238	100.0	26,547	100.0

*Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among individuals of different income levels.

Among low-income borrowers, First United’s performance trailed area demographics and aggregate performance throughout the evaluation period. Among moderate-income borrowers, First United’s performance trailed aggregate performance and area demographics in 2023 but exceeded area demographics in 2024. First United’s performance trended upwards from 2023 to 2024 among both low- and moderate-income borrowers.

As shown in the following table, both aggregate performance and First United’s performance trailed area demographics among low-income borrowers. A low-income family in this assessment area, earning less than \$43,950, may experience difficulties qualifying for a mortgage under conventional underwriting standards when considering the median housing value of \$167,423. Additionally, 8.7 percent of assessment area families have incomes below the poverty level. These factors help

explain the disparity between lending to low-income families and the percentage of low-income families.

The following table presents the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
MD Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	21.1	13.0	14	12.3	1,106	3.0
2024	23.6	--	18	16.1	1,817	6.0
Moderate						
2023	18.1	18.9	20	17.5	2,576	7.0
2024	21.2	--	24	21.4	3,068	10.2
Middle						
2023	23.0	17.5	15	13.2	2,421	6.6
2024	22.5	--	14	12.5	2,586	8.6
Upper						
2023	37.8	31.0	54	47.4	28,610	77.8
2024	32.7	--	48	42.9	21,336	71.0
Not Available						
2023	0.0	19.6	11	9.6	2,042	5.6
2024	0.0	--	8	7.1	1,228	4.1
Totals						
2023	100.0	100.0	114	100.0	36,754	100.0
2024	100.0	--	112	100.0	30,035	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Community Development Loans

First United made an adequate level of community development loans in this assessment area. During the evaluation period, First United made four loans totaling \$31.2 million in the assessment area. Of these, two loans totaling \$22.8 million targeted economic development and two loans totaling \$8.4 million targeted revitalization or stabilization. First United originated these four loans in 2024. Compared to a similarly situated bank, First United’s performance was consistent by number and outperformed by dollar amount.

First United supported working capital and purchase loans for start-ups and other local businesses all located in moderate-income or underserved nonmetropolitan middle-income geographies in the assessment area.

INVESTMENT TEST

First United’s Investment Test performance in this assessment area is not consistent with its overall performance. The bank’s adequate level of qualified community development investments and grants primarily supports this conclusion. The following sections discuss the bank’s performance under each Investment Test criterion.

Investment and Grant Activity

First United has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank’s \$429,000 in qualified investments included one prior period investment with a current book value of \$300,000 and 86 donations totaling \$129,000. Compared to a similarly situated institution, First United outperformed by number, but trailed by dollar amount.

Qualified Investments										
MD Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	300	0	0	0	0	0	0	1	300
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	1	300	0	0	0	0	0	0	1	300
Qualified Grants & Donations	4	5	58	85	11	4	13	35	86	129
Total	5	305	58	85	11	4	13	35	87	429
<i>Source: Bank Data</i>										

Below are notable examples of First United’s qualified investments and donations.

- The bank continues to hold a government-sponsored mortgage-backed security with a current book value of \$300,000. The affordable housing security invests in four loans to low- and moderate-income borrowers primarily within Allegany and Garrett Counties.
- During the evaluation period, the bank made four donations totaling \$25,100 to an organization that donates food to Garrett County schools. The majority of students qualify for free- or reduced-price meals under the USDA’s National School Lunch Program. These donations primarily supported community services.
- In 2023, First United donated \$5,000 to a fundraiser that supports the operation of a public service facility. The donation primarily supports revitalization or stabilization of the facility, which is in an underserved nonmetropolitan middle-income census tract.

Responsiveness to Credit and Community Development Needs

First United exhibits adequate responsiveness to the credit and community development needs of the assessment area. The prior period investment primarily supported affordable housing for low- and moderate-income individuals, which the community contact identified as a primary community development need. In addition, the bank's donations primarily supported non-profits that provide community services and revitalization or stabilization to low- and moderate-income census tracts and underserved non-metropolitan middle-income census tracts. These investments demonstrate the bank's responsiveness to identified community development needs.

Community Development Initiatives

First United rarely uses innovative or complex investments to support community development initiatives. While the bank's qualified investments were responsive to community development needs, they were not particularly innovative or complex.

SERVICE TEST

First United's Service Test performance in this assessment area is consistent with its overall performance. The bank's community development service performance primarily supports this conclusion. The following sections discuss the bank's performance under each Service Test criterion.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of this assessment area. First United operates 7 branches in the MD Non-MSA assessment area, of which 6 are full-service and 1 is limited service, and 11 ATMs, of which 8 are deposit taking and 3 are non-deposit taking. Of the branches in the assessment area, 6 branches and 10 ATMs are in moderate-income and underserved nonmetropolitan middle-income census tracts. Each branch location has an ATM, and the Oakland branch has two ATMs. In addition, the bank maintains two standalone branches, located in a moderate-income tract and in an underserved nonmetropolitan middle-income census tract.

While First United does not operate branches or ATMs in the low-income census tract, the bank's Center City branch, located in a moderate-income tract, is contiguous to and serves the assessment area's sole low-income tract. This branch is accessible to residents in the assessment area's low-income tract and allows individuals living in this tract access to the bank's branches. While First United's dispersion of branches and ATMs reflects a lower concentration in moderate-income census tracts than the demographics in this assessment area, the bank has four branches in census tracts contiguous to moderate-income census tracts that serve these areas. Additionally, First United operates five branches located both in and adjacent to underserved nonmetropolitan middle-income census tracts. These branch locations minimize accessibility concerns. All alternative delivery systems are consistent with those discussed at the institution level. These alternative delivery systems enhance accessibility to services.

The following table shows census tracts, population, branches, and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level MD Non-MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	3.2	1,902	2.0	0	0.0	0	0.0
Moderate	11	35.5	34,323	35.4	1	14.3	3	27.3
Middle	15	48.4	50,685	52.3	6	85.7	8	72.7
Upper	4	12.9	10,002	10.3	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	31	100.0	96,912	100.0	7	100.0	11	100.0
<i>Source: 2020 U.S. Census Data; Bank Data Due to rounding, totals may not equal 100.0%</i>								

Changes in Branch Locations

To the extent that changes have been made, the institution’s record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed one branch in Allegany County. This branch was located in a moderate-income tract approximately two miles away from the bank’s nearest full-service branch. This nearby branch location limits the adverse impact of the closure on customers in the area. Additionally, alternative delivery systems are available to all customers throughout the assessment area, which reduces the need to visit a physical branch location.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Lobby hours vary, beginning at 9:00 a.m. and ending between 2:00 p.m. and 5:00 p.m. on weekdays. The branch in a moderate-income tract and three branches in underserved middle-income nonmetropolitan census tracts close at 5:00 p.m. on weekdays, offer Saturday morning lobby hours, and maintain drive-up services with hours similar to lobby hours. The Friendsville branch, which is in an underserved middle-income nonmetropolitan census tract, closes at 2:00 p.m. Mondays through Thursdays and closes at 5:00 p.m. Fridays. It also does not offer Saturday lobby hours or drive-up services. The limited-service My Bank Express – Garrett Highway branch, also located in an underserved middle-income nonmetropolitan census tract offers drive-up services only. Loan and deposit products offered in this assessment area are consistent with those discussed at the institution level.

Community Development Services

First United is a leader in providing community development services. The bank provided 171 community development services to 40 different organizations throughout this assessment area. Of note, bank employees provided at least 1,500 hours of financial expertise or technical assistance to 14 different community organizations in underserved middle-income geographies. Employees served in leadership roles that primarily supported community services benefitting low- and moderate-income individuals and families.

The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
MD Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	4	15	2	9	30
2023	1	27	3	8	39
2024	1	46	3	11	61
YTD 2025	1	29	3	8	41
Total	7	117	11	36	171
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s community development services.

- Throughout the evaluation period, two employees served on the Board of a college located in an underserved nonmetropolitan middle-income geography in Garrett County. The employees’ technical assistance supports the operation of the educational facility, of which approximately half of its students qualify for financial assistance through Pell grants.
- Throughout the evaluation period, a Senior Vice President served on the Board of an organization that offers low-interest financing and grants to eligible small businesses in Allegany and Garrett Counties. The organization primarily supports economic development.
- Throughout the evaluation period, an employee served on the Board of a non-profit organization located in an underserved nonmetropolitan middle-income geography in Garrett County. The organization supports the construction of homes for low-income families; the services primarily support affordable housing.
- Throughout the evaluation period, 19 employees hosted 31 financial literacy workshops at 13 schools in Allegany and Garrett Counties. Each community service targeted schools at which the majority of students qualify for free or reduced-price meals under the USDA’s National School Lunch Program.

STATE OF WV

CRA RATING FOR STATE OF WV: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF WV

First United designated two assessment areas within the State of WV rated area. They include Monongalia County, WV, which is part of the Morgantown, WV MSA 34060, and Mineral County, WV, which is not part of an MSA. The WV rated area accounts for 21.0 percent of the bank's assessment area loans by number, 17.6 percent of its total deposits by dollar amount, and 22.7 percent of its branches.

SCOPE OF EVALUATION – STATE OF WV

The scope reflects the overall scope that was previously discussed, with this portion of the evaluation considering activities within the State of WV rated area. Please refer to the institution level section for more information on products reviewed, review timeframe, and weighing of products.

Examiners used full-scope examination procedures to evaluate the bank's performance in the MSA 34060 assessment area because it contained a majority of the bank's loans and branches in the State of WV rated area. The WV Non-MSA assessment area received a limited-scope review because it contained less overall activity when compared to the MSA 34060 assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF WV

LENDING TEST

The Lending Test is rated "High Satisfactory" with performance in the more heavily weighted MSA 34060 assessment area driving the rating. First United's performance in the MSA 34060 assessment area exceeded its performance in the WV Non-MSA assessment area. This section presents the bank's Lending Test performance in the State of WV rated area. Please refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs, considering First United's lending in relation to its financial condition and available resources. The bank's performance was consistent between both assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. This conclusion is based on First United's performance in the MSA 34060 assessment area only. The WV Non-MSA assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated for the WV Non-MSA assessment area.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels. Performance was consistent between both assessment areas.

Community Development Loans

First United has made an adequate level of community development loans in the State of WV rated area. Community development lending in the MSA 34060 assessment area contributed most to this conclusion. The bank made no community development loans in the WV Non-MSA assessment area. During the evaluation period, the bank originated two loans totaling \$23.8 million in the MSA 34060 assessment area.

INVESTMENT TEST

The Investment Test is rated "High Satisfactory" with performance in the more heavily weighted MSA 34060 assessment area primarily supporting the rating. First United's performance in the MSA 34060 assessment area exceeded its performance in the WV Non-MSA assessment area. Please refer to the individual assessment area sections for detailed discussions of the bank's Investment Test performance.

Investment and Grant Activity

First United has a significant level of qualified community development and investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank made 61 qualified investments and grants totaling \$1.9 million, which includes 2 prior period investments with current book values totaling \$1.9 million, and 59 donations totaling \$72,000.

The following table shows the bank's qualified investments by assessment area and by purpose.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MSA 34060	3	248	28	40	8	17	1	1,629	40	1,934
WV Non-MSA	0	0	21	12	0	0	0	0	21	12
Total	3	248	49	52	8	17	1	1,629	61	1,946

Source: Bank Data

Responsiveness to Credit and Community Development Needs

First United exhibits good responsiveness to credit and community development needs. The bank’s qualified investments, by dollar volume, mainly supported affordable housing and revitalization and stabilization, which are demonstrated community development needs in the area.

Community Development Initiatives

First United rarely uses innovative and/or complex investments to support community development initiatives. Please refer to the individual assessment areas for details.

SERVICE TEST

The Service Test is rated “Outstanding” with performance in the more heavily weighted MSA 34060 assessment area driving the rating. First United’s performance in the MSA 34060 assessment area exceeded its performance in the WV Non-MSA assessment area. Please refer to the individual assessment area sections for detailed discussions regarding the bank’s Service Test Performance.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the assessment areas. First United operates five full-service branches and four ATMs in this rated area. Alternative banking services are consistent with those discussed at the institution level. Please refer to the assessment area levels for detailed discussions.

The following table displays the distribution of census tracts, population, branches, and ATMs by tract income level in this rated area.

Branch and ATM Distribution by Geography Income Level State of WV								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	2.9	3,355	2.5	0	0.0	0	0.0
Moderate	4	11.4	13,053	9.8	2	40.0	2	50.0
Middle	18	51.4	70,923	53.4	2	40.0	1	25.0
Upper	10	28.6	40,991	30.9	1	20.0	1	25.0
NA	2	5.7	4,438	3.3	0	0.0	0	0.0
Total	35	100.0	132,760	100.0	5	100.0	4	100.0

*Source: 2020 U.S. Census Data; Bank Data
Due to rounding, totals may not equal 100.0%*

Changes in Branch Locations

To the extent that changes have been made, First United’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed one branch located in an upper-income census tract in the MSA 34060 assessment area. Please refer to the assessment area levels for detailed discussions.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. Branch hours vary but begin at 9:00 a.m. and may end between 4:00 p.m. and 5:00 p.m. on weekdays. Except for the Keyser branch located in a middle-income census tract in Mineral County, all other branches do not offer Saturday hours. The bank operates two branches in moderate-income census tracts in the MSA 34060 assessment area. Services are consistent with those discussed at the institution level.

Community Development Services

First United is a leader in providing community development services. During the evaluation period, the bank provided 47 instances of community development services to 8 different organizations. The following table reflects the bank’s community development services by assessment area and purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
MSA 34060	0	21	14	0	35
WV Non-MSA	0	4	8	0	12
Total	0	25	22	0	47

Source: Bank Data

MSA 34060 – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN MSA 34060

This assessment area consists of Monongalia County, WV. The bank operates 3 of its 22 branches throughout this assessment area. This assessment area accounts for 13.9 percent of in-assessment area loans, 8.7 percent of deposits, and 13.6 percent of branches.

Economic and Demographic Data

Due to 2020 U.S. Census changes, the number of census tracts increased by four since the prior evaluation. The assessment area’s 28 census tracts reflect the following income designations:

- 1 low-income census tract,
- 4 moderate-income census tracts,
- 13 middle-income census tracts,
- 8 upper-income census tracts, and
- 2 census tracts with no income designation.

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
MSA 34060						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	3.6	14.3	46.4	28.6	7.1
Population by Geography	105,822	3.2	12.3	49.6	30.7	4.2
Housing Units by Geography	45,047	2.2	14.1	48.8	31.3	3.7
Owner-Occupied Units by Geography	23,418	0.2	9.5	52.4	37.4	0.5
Occupied Rental Units by Geography	16,815	4.1	21.3	42.2	24.8	7.5
Vacant Units by Geography	4,814	4.9	11.5	54.0	24.1	5.5
Businesses by Geography	11,813	0.6	12.5	46.9	35.4	4.6
Farms by Geography	271	0.7	5.5	57.6	35.4	0.7
Family Distribution by Income Level	21,665	20.7	16.8	16.3	46.2	0.0
Household Distribution by Income Level	40,233	27.4	13.2	16.4	43.0	0.0
Median Family Income MSA - 34060 Morgantown, WV MSA		\$77,584	Median Housing Value			\$222,465
			Median Gross Rent			\$845
			Families Below Poverty Level			8.8%
<small>Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

The Geographic Distribution criterion for small business loans analyzes the distribution of businesses by tract income level within the assessment area. According to 2024 D&B data, 0.6 percent of businesses are located in the low-income census tract, and 12.5 percent of businesses are located in the moderate-income census tracts. This suggests limited opportunities to originate small business loans in these tracts, particularly in the low-income census tract.

The Geographic Distribution criterion compares home mortgage lending to the distribution of owner-occupied housing units within the assessment area, which contains 45,047 housing units. Of these, 52.0 percent are owner-occupied, 37.3 percent are occupied rental units, and 10.7 percent are vacant. As shown in the table above, only 0.2 percent of total owner-occupied housing units are located in the low-income geography and 9.5 percent are located in moderate-income geographies. By comparison, 4.1 percent of occupied rental units are located in the low-income geography and 21.3 percent are located in moderate-income geographies. This data suggests that opportunities for lenders to originate 1-4 family residential loans in these geographies are limited.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 11,813 non-farm businesses operate in the MSA 34060 assessment area. The following reflects the GARs for these businesses.

- 87.6 percent have GARs of \$1.0 million or less,
- 2.8 percent have GARs of more than \$1.0 million, and
- 9.6 percent have unknown revenues.

Service industries represent the largest portion of businesses (38.0 percent); followed by non-classifiable establishments (21.2 percent); finance, insurance, and real estate (12.8 percent); and retail trade (11.2 percent). In addition, 64.1 percent of the area's businesses have four or fewer employees, and 91.1 percent operate from a single location.

The Borrower Profile criterion compares home mortgage lending to the percentage of low- and moderate-income families in the assessment area. As shown above, 20.7 percent of families are low-income, and 16.8 percent are moderate-income. Additionally, 8.8 percent of families are below the poverty level. This data suggests that these families may face difficulty qualifying for a home mortgage or supporting a monthly mortgage payment, especially considering the assessment area's median home value of \$222,465. This data further supports the challenges lenders face in originating loans to low- and moderate-income borrowers.

Examiners used the FFIEC-updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Morgantown, WV MSA Median Family Income (34060)				
2023 (\$90,600)	<\$45,300	\$45,300 to <\$72,480	\$72,480 to <\$108,720	≥\$108,720
2024 (\$90,900)	<\$45,450	\$45,450 to <\$72,720	\$72,720 to <\$109,080	≥\$109,080
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicate that unemployment rates at the state and national levels remained stable until slight upticks began in 2024. The Monongalia County unemployment rate has remained steady over the evaluation period and trended below the state and national averages. The following table presents annual and current unemployment rates for Monongalia County, as well as the state and national levels since 2022.

Unemployment Rates				
Area	2022	2023	2024	March 2025
	%	%	%	%
Monongalia County	3.4	3.1	3.2	3.3
State of WV	3.9	3.9	4.1	4.2
National Average	3.6	3.6	4.0	4.1
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a moderate level of competition for financial services in the assessment area. According to 2024 FDIC Deposit Market Share data, 13 financial institutions operated 34 branches within the assessment area. Of these institutions, First United ranked 8th in total deposits, with a 3.0 percent deposit market share.

Aggregate lending data reflects significant competition for small business loans in the assessment area. Based on 2023 market share data, 63 lenders originated or purchased 1,637 small business loans in the assessment area. The top five lenders, consisting of large national banks, accounted for 63.3 percent of the market share based on the number of loans originated or purchased. First United ranked 7th with a 14.8 percent market share in the assessment area.

Additionally, aggregate lending data reflects significant competition for home mortgage loans in the assessment area. Based on 2023 market share data, 142 lenders originated or purchased 1,738 home mortgage loans in the assessment area. The top five lenders, consisting of large national banks and online lenders, accounted for 31.3 percent of the market share based on the number of loans originated or purchased. First United ranked 21st with a 1.4 percent market share in the assessment area.

Community Contact

Examiners contacted a representative of an organization that supports the needs of small businesses and residents of Monongalia County. The contact stated that a combination of low housing stock and the current interest rate environment has made housing difficult to obtain. Additionally, rising prices and inflation have contributed to layoffs in the education sector. According to the contact, newly formed small businesses may experience difficulties qualifying for a loan due to above-average credit risk. The contact believes opportunities exist for financial institutions to collaborate on a small business program that spreads credit risk among multiple institutions. The contact identified that the biggest needs in the community are affordable housing and workforce development.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and economic development initiatives are primary community development needs, and flexible loan programs are the primary credit need in this assessment area. High housing prices and a limited housing inventory reflect a need for affordable housing. Additionally, innovative programs that target newly formed small businesses to reduce credit risk would help support economic development in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MSA 34060

LENDING TEST

The bank's performance under the Lending Test in the MSA 34060 assessment area is consistent with its overall performance. The following sections detail the bank's performance under each Lending Test factor.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs.

First United reported 69 small business loans totaling \$9.2 million in 2022, 66 small business loans totaling \$10.7 million in 2023, and 59 small business loans totaling \$7.4 million in 2024. By number of loans, First United ranked 7th of 63 lenders that reported originating or purchasing at least one small business loan in the assessment area in 2023. First United was the highest ranked community bank in this area.

First United reported 38 home mortgage loans totaling \$11.0 million in 2022, 25 home mortgage loans totaling \$9.9 million in 2023, and 23 home mortgage loans totaling \$6.4 million in 2024. By number of loans, First United ranked 21st of 142 lenders that reported originating or purchasing at least one home mortgage loan in the assessment area in 2023. First United was the second highest ranked community bank in this area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's poor small business and good home mortgage lending performance supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area, particularly to low- and moderate-income geographies in the assessment area.

First United did not make any small business loans in the low-income geography in this assessment area in 2023 or 2024. In moderate-income geographies, First United's performance trailed area demographics and aggregate performance in 2023 and 2024.

The following table shows the distribution of First United's small business loans by tract income level.

Geographic Distribution of Small Business Loans						
MSA 34060						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.6	0.6	0	0.0	0	0.0
2024	0.6	--	0	0.0	0	0.0
Moderate						
2023	12.4	10.5	1	1.5	35	0.3
2024	12.5	--	2	3.4	385	5.2
Middle						
2023	47.0	48.8	44	66.7	6,260	58.3
2024	46.9	--	42	71.2	4,990	67.2
Upper						
2023	35.2	36.2	19	28.8	4,124	38.4
2024	35.4	--	14	23.7	1,975	26.6
Not Available						
2023	4.7	3.9	2	3.0	325	3.0
2024	4.6	--	1	1.7	75	1.0
Totals						
2023	100.0	100.0	66	100.0	10,744	100.0
2024	100.0	--	59	100.0	7,425	100.0

*Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area.

First United did not make any home mortgage loans in the low-income geography in this assessment area in 2023 or 2024. Opportunities in this census tracts are limited, as only 0.2 of all owner-occupied housing units are located in the sole low-income census tract in the assessment area. In moderate-income geographies, the bank’s performance significantly exceeded area demographics and aggregate performance in 2023. Performance in moderate-income geographies trended downwards and slightly trailed area demographics in 2024.

The following table displays the distribution of the bank’s home mortgage loans by tract income level.

Geographic Distribution of Home Mortgage Loans						
MSA 34060						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.2	0.3	0	0.0	0	0.0
2024	0.2	--	0	0.0	0	0.0
Moderate						
2023	9.5	7.3	5	20.0	950	9.6
2024	9.5	--	2	8.7	354	5.5
Middle						
2023	52.4	47.6	7	28.0	2,154	21.8
2024	52.4	--	13	56.5	3,935	61.2
Upper						
2023	37.4	44.1	13	52.0	6,760	68.5
2024	37.4	--	7	30.4	1,969	30.6
Not Available						
2023	0.5	0.7	0	0.0	0	0.0
2024	0.5	--	1	4.3	169	2.6
Totals						
2023	100.0	100.0	25	100.0	9,864	100.0
2024	100.0	--	23	100.0	6,427	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels. The bank’s excellent small business and poor home mortgage lending performance supports this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among business customers of different sizes.

In 2023, First United’s performance in lending to businesses with GARs of \$1.0 million or less significantly exceeded aggregate performance and trailed demographic data. In 2024, the bank’s performance improved as a percentage of overall lending to exceed area demographics. These trends and comparisons reflect excellent performance.

The following table illustrates the distribution of small business loans by GAR category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
MSA 34060						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	87.9	57.0	53	80.3	6,996	65.1
2024	87.6	--	53	89.8	5,922	79.8
>\$1,000,000						
2023	2.8	--	13	19.7	3,748	34.9
2024	2.8	--	6	10.2	1,503	20.2
Revenue Not Available						
2023	9.3	--	0	0.0	0	0.0
2024	9.6	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	66	100.0	10,744	100.0
2024	100.0	--	59	100.0	7,425	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration among retail customers of different income levels.

First United did not make any home mortgage loans to low-income borrowers in the assessment area in 2023 or 2024. Among moderate-income borrowers, First United’s performance trailed area demographics and aggregate performance in 2023 and trailed demographics in 2024.

A low-income family in the MSA 34060 assessment area, earning less than \$45,450, may have difficulty qualifying for a mortgage under conventional underwriting standards, considering the median home value of \$222,465. Additionally, 8.8 percent of assessment area families have incomes below the poverty level. These factors help explain the disparity between lending to low-income families and the percentage of low-income families.

The following table displays the distribution of First United’s home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
MSA 34060						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	20.7	6.6	0	0.0	0	0.0
2024	20.7	--	0	0.0	0	0.0
Moderate						
2023	16.8	18.2	2	8.0	270	2.7
2024	16.8	--	2	8.7	433	6.7
Middle						
2023	16.3	17.8	6	24.0	1,709	17.3
2024	16.3	--	6	26.1	1,655	25.8
Upper						
2023	46.2	43.3	12	48.0	7,006	71.0
2024	46.2	--	5	21.7	1,652	25.7
Not Available						
2023	0.0	14.0	5	20.0	880	8.9
2024	0.0	--	10	43.5	2,686	41.8
Totals						
2023	100.0	100.0	25	100.0	9,865	100.0
2024	100.0	--	23	100.0	6,427	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Community Development Loans

First United made an adequate level of community development loans in the MSA 34060 assessment area. During the evaluation period, the bank originated two loans totaling \$23.8 million that benefited this assessment area. This includes one economic development loan totaling \$16.9 million in 2022 and one community services loan totaling \$6.9 million in 2023. Compared to the prior evaluation, total

loans in this assessment area reflect a decrease of two loans and an increase of 52.6 percent by dollar amount.

The following is a notable example of a qualified community development loan.

- In 2023, the bank made a loan totaling \$6.9 million to an organization that operates alcohol and drug recovery centers for low- and moderate-income individuals in Monongalia County. This financing provides essential community services for low- and moderate-income individuals.

INVESTMENT TEST

First United’s Investment Test performance in this assessment area is consistent with its overall performance. The bank’s significant level of qualified community development investments and grants primarily supports this conclusion. The following sections discuss the bank’s performance under each Investment Test criterion.

Investment and Grant Activity

First United has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank’s \$1.9 million in qualified investments included two prior period qualified investments with current book values totaling \$1.9 million and 38 donations totaling \$59,000. Compared to the prior evaluation, total investments in this assessment area more than doubled by number and increased 4.7 percent by dollar amount. Considering the institution’s asset size, First United performed similarly to a comparable institution that made a significant level of qualified community development investments and grants in this area.

The following table details the institution’s qualified investments and grants by year and community development purpose.

Qualified Investments										
MSA 34060										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	246	0	0	0	0	1	1,629	2	1,875
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	1	246	0	0	0	0	1	1,629	2	1,875
Qualified Grants & Donations	2	2	28	40	8	17	0	0	38	59
Total	3	248	28	40	8	17	1	1,629	40	1,934
<i>Source: Bank Data</i>										

Below are notable examples of First United’s qualified investments and donations.

- During the prior period, the bank purchased a municipal investment that has a current book value of \$1.6 million as of the evaluation date. The investment targets a Tax Increment Financing (TIF) district, which redistributes tax revenues towards infrastructure on the border of a low-income census tract in Monongalia County consistent with a bona fide local government revitalization or stabilization plan.
- During the evaluation period, the bank made two donations totaling \$2,250 to a non-profit organization that constructs homes for low- and moderate-income individuals and families. These primarily support affordable housing in Monongalia County.
- In 2024, First United donated \$300 to a non-profit organization that promotes community development in Monongalia County. It provides youth programs for low- and moderate-income children.

Responsiveness to Credit and Community Development Needs

First United’s qualified investments and donations exhibit good responsiveness to credit and community development needs. Prior period investments supported affordable housing and a TIF district for low- and moderate-income individuals. Additionally, donation activities primarily supported community services to low- and moderate-income individuals. Demographic data shows that 8.8 percent of the families in this assessment area are below poverty level, which is a subset of the low-income category. The bank’s donations and investment activities demonstrate the bank’s responsiveness to the needs of low- and moderate-income residents in the assessment area, including the most economically disadvantaged.

Community Development Initiatives

First United rarely uses innovative or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

SERVICE TEST

First United’s Service Test performance in this assessment area is consistent with its overall performance. The bank’s community development service performance primarily supports this conclusion. The following sections discuss the bank’s performance under each Service Test criterion.

Accessibility of Delivery Systems

The bank’s delivery systems are readily accessible to all portions of the MSA 34060 assessment area. First United operates three full-service branches and deposit-taking ATMs in this assessment area.

The bank’s dispersion of branches and ATMs reflects a significantly higher concentration in moderate-income census tracts than area demographics. While First United does not operate branches or ATMs

in the low-income census tract, the Suncrest Centre branch is within 1.9 road miles of the low-income census tract. The Suncrest Centre branch is accessible to residents in the assessment area’s low-income census tract and allows individuals living in this tract access to the bank’s branches. Alternative banking services are consistent with those discussed at the institution level.

The following table displays census tracts, population, branches, and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level								
MSA 34060								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	3.6	3,355	3.2	0	0.0	0	0.0
Moderate	4	14.3	13,053	12.3	2	66.7	2	66.7
Middle	13	46.4	52,498	49.6	0	0.0	0	0.0
Upper	8	28.6	32,478	30.7	1	33.3	1	33.3
NA	2	7.1	4,438	4.2	0	0.0	0	0.0
Total	28	100.0	105,822	100.0	3	100.0	3	100.0
<i>Source: 2020 U.S. Census Data; Bank Data Due to rounding, totals may not equal 100.0%</i>								

Changes in Branch Locations

To the extent that changes have been made, the institution’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. In 2024, the bank closed one branch located in an upper-income census tract in Monongalia County, WV. There were no low- or moderate-income census tracts in census tracts contiguous to the closed branch within this assessment area; therefore, the closure did not impact the accessibility of delivery systems in low- or moderate-income geographies.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours are consistent at all branches, which operate from 9:00 a.m. to 5:00 p.m. each weekday and do not offer weekend lobby hours. All branches offer drive-up services that operate from 8:30 a.m. to 5:00 p.m. on weekdays. Additionally, all branches offer drive-up services from 9:00 a.m. to 12:00 p.m. on Saturdays.

Community Development Services

First United is a leader in providing community development services. The bank provided 35 instances of community development services to five different organizations in this assessment area. Compared to the previous evaluation, the number of services increased by 15, or 75.0 percent. All employees served in leadership roles that primarily support community services. Considering the

institution’s size, First United performed similarly to a comparable institution considered a leader in providing community development services to the assessment area.

The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
MSA 34060					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	5	3	0	8
2023	0	5	3	0	8
2024	0	5	4	0	9
YTD 2025	0	6	4	0	10
Total	0	21	14	0	35
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s community development services in this assessment area.

- Throughout the evaluation period, an employee offered financial expertise as Treasurer for a non-profit organization located in a moderate-income census tract in Monongalia County. Highlights of the organization’s community service programs include drug and alcohol recovery and workforce development for the homeless.
- Throughout the evaluation period, an employee offered financial expertise as a Finance Chair for a community services organization located in a moderate-income census tract in Monongalia County. The organization provides services for battered women and individuals experiencing substance abuse.
- During the evaluation period, two employees served on the Board of Directors for a non-profit organization located in Monongalia County. This economic development organization meets the size eligibility standards of the SBA’s Development Company program. The organization supports permanent job improvement for low- or moderate-income individuals with disabilities through vocational rehabilitation.

MULTI-STATE MSA 25180

CRA RATING FOR STATE OF MULTI-STATE MSA 25180: **SATISFACTORY**

The Lending Test is rated: **Low Satisfactory**

The Investment Test is rated: **Outstanding**

The Service Test is rated: **Outstanding**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MULTI-STATE MSA 25180

This rated area includes Washington County, MD and Berkeley County, WV. Both counties are located within Hagerstown-Martinsburg, MD-WV Multi-State MSA 25180. This is the only assessment area within the Multi-State MSA 25180 rated area. The bank operates 7 of its 22 branches throughout MSA 25180. The rated area accounts for 15.4 percent of the bank's in-assessment area loans by number, 20.7 percent of its total deposits by dollar amount, and 31.8 percent of its branches.

Economic and Demographic Data

Due to 2020 U.S. Census changes, the number of census tracts increased by 16 since the prior evaluation. This assessment area's 62 census tracts reflect the following income designations:

- 2 low-income census tracts,
- 14 moderate-income census tracts,
- 32 middle-income census tracts,
- 13 upper-income census tracts, and
- 1 census tract with no income designation.

The following table illustrates demographic characteristics for the Multi-State MSA 25180 assessment area.

Demographic Information of the Assessment Area						
Multi-State MSA 25180						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	62	3.2	22.6	51.6	21.0	1.6
Population by Geography	276,781	2.2	22.4	51.6	21.9	1.9
Housing Units by Geography	111,087	2.5	24.1	51.5	22.0	0.0
Owner-Occupied Units by Geography	71,515	1.2	17.0	56.6	25.2	0.0
Occupied Rental Units by Geography	30,554	4.6	39.7	41.1	14.6	0.0
Vacant Units by Geography	9,018	5.7	27.4	45.5	21.4	0.0
Businesses by Geography	24,298	4.8	24.9	48.8	21.4	0.1
Farms by Geography	1,181	1.5	10.0	56.4	32.1	0.0
Family Distribution by Income Level	67,984	20.8	17.5	21.7	40.1	0.0
Household Distribution by Income Level	102,069	23.2	16.3	19.0	41.5	0.0
Median Family Income MSA - 25180 Hagerstown-Martinsburg, MD-WV MSA		\$77,963	Median Housing Value			\$203,374
			Median Gross Rent			\$981
			Families Below Poverty Level			8.4%
<i>Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Geographic Distribution for small business loans considers the distribution of businesses by census tract income level within this assessment area. According to 2024 D&B data, 4.8 percent of businesses are located in low-income census tracts, and 24.9 percent of businesses are located in moderate-income census tracts. This suggests limited opportunities to originate small business loans in low-income census tracts and moderate opportunities to originate these loans in moderate-income census tracts.

The Geographic Distribution criterion compares home mortgage lending to the distribution of owner-occupied housing units within the assessment area, which contains 111,087 housing units. Of these, 64.4 percent are owner-occupied, 27.5 percent are occupied rental units, and 8.1 percent are vacant. As shown in the table above, only 1.2 percent of total owner-occupied housing units are located in low-income geographies and 17.0 percent are located in moderate-income geographies. By comparison, 4.6 percent of occupied rental units are located in low-income geographies and 39.7 percent are located in moderate-income geographies. This data suggests that lenders have limited opportunities to originate 1-4 family residential mortgages in low-income geographies and moderate opportunities to originate these loans in moderate-income geographies.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 24,298 non-farm businesses operate in this assessment area. The following reflects the GARs for these businesses.

- 88.6 percent have GARs of \$1.0 million or less,

- 2.8 percent have GARs of more than \$1.0 million, and
- 8.6 percent have unknown revenues.

Services industries represent the largest portion of businesses (34.5 percent), followed by non-classifiable establishments (21.6 percent), retail trade (11.6 percent), and finance, insurance, and real estate (9.6 percent). In addition, 63.6 percent of the area’s businesses have four or fewer employees, and 91.8 percent operate from a single location.

The Borrower Profile criterion compares home mortgage lending to the percentage of low- and moderate-income families in the assessment area. As shown above, 20.8 percent of families are low-income, and 17.5 percent are moderate-income. Additionally, 8.4 percent of families are below the poverty level. This data suggests that these families may face difficulty qualifying for a home mortgage or supporting a monthly mortgage payment, especially considering the assessment area’s median home value of \$203,374. This data further supports the challenges lenders face in originating loans to low- and moderate-income borrowers.

Examiners used the FFIEC-updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Hagerstown-Martinsburg, MD-WV MSA Median Family Income (25180)				
2023 (\$90,700)	<\$45,350	\$45,350 to <\$72,560	\$72,560 to <\$108,840	≥\$108,840
2024 (\$84,200)	<\$42,100	\$42,100 to <\$67,360	\$67,360 to <\$101,040	≥\$101,040
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicate that unemployment rates at both the county and state levels fluctuated over the evaluation period. Rates generally increased from 2022 to 2025. The State of MD unemployment rate was primarily the lowest, and the county level unemployment rates were lower than the State of WV and national average unemployment rates. The following table presents annual and current unemployment rates by assessment area counties, states, and the nation since 2022.

Unemployment Rates				
Area	2022	2023	2024	March 2025
	%	%	%	%
Washington County, MD	3.2	2.6	3.3	3.6
Berkeley County, WV	2.8	3.2	3.3	3.3
State of MD	3.0	2.2	3.0	3.2
State of WV	3.9	3.9	4.1	4.2
National Average	3.6	3.6	4.0	4.1
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a moderate level of competition for financial services in the assessment area. According to 2024 FDIC Deposit Market Share data, 16 financial institutions operate 66 branches within the assessment area. Of these institutions First United, ranked 7th in total deposits, with a 6.2 percent deposit market share.

Aggregate lending data reflects a high level of competition for small business loans in the assessment area. Based on 2023 market share data, 85 lenders originated or purchased 4,684 small business loans in the assessment area. The top five lenders, consisting of large national banks, accounted for 63.5 percent of the market share based on the number of loans originated or purchased. First United ranked 10th with a 2.2 percent market share in the assessment area.

Additionally, aggregate lending data reflects a high level of competition for home mortgage loans in the assessment area. Based on 2023 market share data, 330 lenders originated or purchased 8,207 home mortgage loans in the assessment area. The top five lenders, consisting of large national banks and online lenders, accounted for 24.8 percent of the market share based on the number of loans originated or purchased. First United ranked 64th with a 0.3 percent market share in the assessment area.

Community Contact

Examiners contacted a representative of a community and economic development agency located in Washington County, whose primary purpose is to attract and retain businesses and expand affordable housing opportunities for low- and moderate-income individuals and families. The contact noted that there are several initiatives in progress to revitalize the downtown Hagerstown area. The contact stated that small businesses in the area are still struggling to recover after the COVID-19 pandemic. The contact identified a need for small business financing options for businesses to remain operational in the competitive market. Additionally, the contact stated that more first-time homebuyer programs will help low- and moderate-income individuals afford homes in a competitive housing market and high-interest rate environment.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that economic development is a primary community development need, and both home mortgage and small business loans are primary credit needs in this assessment area. The increased competition due to the presence of larger retailers reflects a need for small business assistance. The competitive housing market reflects a need for first-time homebuyer assistance.

SCOPE OF EVALUATION – MULTI-STATE MSA 25180

Examiners used full-scope examination procedures to evaluate the bank’s performance in Multi-State MSA 25180. The products and timeframes noted in the overall Scope of Evaluation section apply to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MULTI-STATE MSA 25180

LENDING TEST

First United is rated “Low Satisfactory” in the Lending Test for Multi-State MSA 25180. The bank’s performance under the Geographic Distribution and Community Development Loans criterion primarily supports this conclusion. The following sections detail the bank’s performance under each Lending Test factor.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs.

First United reported 73 small business loans totaling \$10.5 million in 2022, 101 small business loans totaling \$12.3 million in 2023, and 69 small business loans totaling \$11.4 million in 2024. In 2023, by number of loans, First United ranked 10th of 85 lenders that reported at least one small business loan in the assessment area, with a 2.2 percent market share. First United was the second highest ranked community bank.

First United reported 30 home mortgage loans totaling \$9.9 million in 2022 within this assessment area, 26 home mortgage loans totaling \$8.5 million in 2023, and 12 home mortgage loans totaling \$4.0 million in 2024. By number of loans, First United ranked 64th of 330 lenders that reported at least one home mortgage loan in the assessment area in 2023. First United had a 0.3 percent market share.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank’s poor small business and good home mortgage lending performance supports this conclusion. Examiners focused on the bank’s percentage by number of loans in low- and moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area.

In 2023, First United’s performance in low-income tracts exceeded aggregate performance and trailed area demographics. In 2024, First United’s performance in low-income geographies trended downwards and continued to trail demographics. In moderate-income geographies, First United’s

performance trailed both aggregate performance and area demographics in 2023. The bank’s performance in moderate-income tracts improved as a percentage of overall lending in 2024 but remained below demographics.

The following table illustrates the distribution of First United’s small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
Multi-State MSA 25180						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	4.8	3.5	4	4.0	332	2.7
2024	4.8	--	1	1.4	50	0.4
Moderate						
2023	24.9	21.5	11	10.9	625	5.1
2024	24.9	--	11	15.9	1,268	11.2
Middle						
2023	48.9	51.3	62	61.4	9,141	74.2
2024	48.8	--	42	60.9	8,188	72.1
Upper						
2023	21.4	23.8	24	23.8	2,222	18.0
2024	21.4	--	15	21.7	1,855	16.3
Not Available						
2023	0.1	0.0	0	0.0	0	0.0
2024	0.1	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	101	100.0	12,320	100.0
2024	100.0	--	69	100.0	11,361	100.0

*Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area.

In 2023, First United’s performance in low- and moderate-income geographies exceeded aggregate performance and area demographics. In 2024, First United’s performance in low-income geographies trended downwards and trailed area demographics. Performance in moderate-income geographies also trended downwards but was consistent with area demographics in 2024.

The following table illustrates the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Multi-State MSA 25180						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	1.2	1.2	1	3.8	420	4.9
2024	1.2	--	0	0.0	0	0.0
Moderate						
2023	17.0	18.2	5	19.2	1,438	16.9
2024	17.0	--	2	16.7	415	10.3
Middle						
2023	56.6	57.4	15	57.7	4,690	55.1
2024	56.6	--	2	16.7	875	21.7
Upper						
2023	25.2	23.3	5	19.2	1,967	23.1
2024	25.2	--	8	66.7	2,744	68.0
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	26	100.0	8,515	100.0
2024	100.0	--	12	100.0	4,034	100.0

*Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different incomes. The bank's good small business and adequate home mortgage lending performance supports this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes.

In 2023, First United's performance exceeded aggregate performance. Throughout the evaluation period, both First United's performance and aggregate performance trailed area demographics.

The following table reflects the distribution of small business loans by GAR level.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Multi-State MSA 25180						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	88.7	51.5	67	66.3	6,141	49.8
2024	88.6	--	47	68.1	6,013	52.9
>\$1,000,000						
2023	2.8	--	31	30.7	5,739	46.6
2024	2.8	--	21	30.4	5,333	46.9
Revenue Not Available						
2023	8.5	--	3	3.0	440	3.6
2024	8.6	--	1	1.4	15	0.1
Totals						
2023	100.0	100.0	101	100.0	12,320	100.0
2024	100.0	--	69	100.0	11,361	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels.

First United's home mortgage lending performance trailed aggregate performance and area demographics among low-income borrowers in 2023 and 2024. However, a low-income family in this assessment area that earns less than \$45,350 may experience difficulties qualifying for a mortgage under conventional underwriting standards, especially when considering the area's median housing value of \$203,374. Additionally, 8.4 percent of assessment area families have incomes below the poverty level. These factors help explain the disparity between lending to low-income families and the percentage of low-income families. The bank's performance in lending to moderate-income borrowers exceeded aggregate performance and area demographics in 2023, and performance trailed downwards slightly below area demographics in 2024.

The following table reflects the distribution of the bank's home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Multi-State MSA 25180						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	20.8	5.7	1	3.8	188	2.2
2024	20.8	--	0	0.0	0	0.0
Moderate						
2023	17.5	19.6	6	23.1	1,137	13.3
2024	17.5	--	2	16.7	218	5.4
Middle						
2023	21.7	23.9	4	15.4	944	11.1
2024	21.7	--	0	0.0	0	0.0
Upper						
2023	40.1	28.6	9	34.6	3,717	43.6
2024	40.1	--	6	50.0	2,871	71.2
Not Available						
2023	0.0	22.2	6	23.1	2,531	29.7
2024	0.0	--	4	33.3	945	23.4
Totals						
2023	100.0	100.0	26	100.0	8,515	100.0
2024	100.0	--	12	100.0	4,034	100.0

Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Community Development Loans

First United has made an adequate level of community development loans within the Multi-State MSA 25180 assessment area. During the evaluation period, the bank made four community development loans totaling \$5.5 million. These loans included one economic development loan totaling \$2.9 million in 2022; one revitalize or stabilize loan totaling \$150,000 in 2023; and two economic development loans totaling \$2.4 million in 2024. Compared to the previous evaluation, community development loans decreased 42.9 percent by number and 11.0 percent by dollar amount.

The following are notable examples of qualified community development loans.

- In 2022, the bank originated a \$2.9 million loan to purchase three commercial units located in Washington County, MD. The borrower meets the size eligibility standards of the SBA's Development Company program. The loan supports permanent job retention in a moderate-income geography.

- In 2023, the bank originated a \$150,000 working capital loan to a business located in a moderate-income census tract and MD Enterprise Zone in Washington County. The Enterprise Zone program provides tax credit incentives to businesses that add jobs and investments within designated zones in MD. Proceeds help to revitalize or stabilize a moderate-income census tract in the assessment area.

INVESTMENT TEST

First United is rated “Outstanding” in the Investment Test for Multi-State MSA 25180. Although the bank rarely uses community development initiatives, the bank’s excellent level of qualified community development investments and grants primarily supported this conclusion. The following sections discuss the bank’s performance under each Investment Test criterion.

Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not provided by private investors. The bank’s \$9.9 million in qualified investments included 17 prior period investments with current book values totaling \$5.3 million, 3 new investments totaling \$4.5 million, and 47 donations totaling \$64,000. First United’s performance represents a significant increase from the prior evaluation, where the bank made 33 qualified investments and donations totaling \$1.9 million.

The following table reflects the institution’s qualified investments and grants by year and community development purpose.

Qualified Investments Multi-State MSA 25180										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	17	5,349	0	0	0	0	0	0	17	5,349
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	3	4,510	0	0	0	0	0	0	3	4,510
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	20	9,859	0	0	0	0	0	0	20	9,859
Qualified Grants & Donations	1	1	43	58	3	5	0	0	47	64
Total	21	9,860	43	58	3	5	0	0	67	9,923

Source: Bank Data

Below are notable examples of the bank’s qualified investment activities made during the evaluation period.

- In 2024, the bank invested in three mortgage-backed securities totaling \$4.5 million. The securities invest in 22 loans to low- and moderate-income borrowers located primarily in

Washington County, MD, and Berkeley County, WV. Proceeds support affordable housing.

- In 2024, the bank donated \$2,500 to a nonprofit organization that serves Berkeley County, WV. The organization supports community services by providing food to financially insecure low- and moderate-income families.
- During the evaluation period, the bank donated \$1,200 to a nonprofit organization that offers supportive services, including financial literacy, primarily for small businesses that have GARs of \$1.0 million or less. The organization supports economic development in Berkeley County, WV.

Responsiveness to Credit and Community Development Needs

First United exhibits excellent responsiveness to credit and community development needs. All prior and current period investments supported affordable housing for low- and moderate-income individuals. Additionally, donations primarily supported community services for low- and moderate-income individuals. These investments demonstrate the bank’s responsiveness to identified community development needs in the Multi-State MSA 25180.

Community Development Initiatives

First United rarely uses innovative and/or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

SERVICE TEST

Service Test performance in this rated area is “Outstanding.” The bank’s performance under the Community Development Services criterion primarily supports this conclusion. The following sections discuss the bank’s performance under each Service Test criterion.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the Multi-State MSA 25180 assessment area. First United operates seven full-service branches and nine ATMs, of which seven are deposit taking and two are non-deposit taking. The bank’s dispersion of branches reflects a higher distribution in moderate-income census tracts than area demographics, while the dispersion of ATMs in moderate-income census tracts is consistent with area demographics. Additionally, First United operates five branches in census tracts contiguous to moderate-income census tracts. While First United does not operate branches or ATMs in the low-income census tracts, the bank operates one branch in a census tract that is contiguous to a low-income census tract and one branch located 0.7 road miles away from a low-income census tract. These branches are accessible to residents in the assessment area’s low-income census tracts and allows individuals living in this tract access to the bank’s branches. Alternative banking services are consistent with those discussed at the institution level.

The following table shows census tracts, population, branches, and ATMs by tract income level.

Branch and ATM Distribution by Geography Income Level Multi-State MSA 25180								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	2	3.2	6,006	2.2	0	0.0	0	0.0
Moderate	14	22.6	61,870	22.4	2	28.6	2	22.2
Middle	32	51.6	142,938	51.6	5	71.4	7	77.8
Upper	13	21.0	60,607	21.9	0	0.0	0	0.0
NA	1	1.6	5,360	1.9	0	0.0	0	0.0
Total	62	100.0	276,781	100.0	7	100.0	9	100.0
<i>Source: 2020 U.S. Census Data; Bank Data Due to rounding, totals may not equal 100.0%</i>								

Changes in Branch Locations

During the evaluation period, the bank did not open or close branches in the assessment area.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income geographies and/or individuals. Six branches offer consistent lobby and drive-up hours, which operate from 9:00 a.m. to 5:00 p.m. from Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Fridays, and 9:00 a.m. to 12:00 p.m. on Saturdays. Each weekday, the Emerald Pointe branch, located in a middle-income census tract, closes one hour earlier than the other branches in this assessment area. This branch does not offer Saturday hours and closes from 1:30 p.m. to 2:30 p.m. each day. This branch is not located in, or within reasonable proximity, to low- or moderate-income census tracts.

Community Development Services

First United is a leader in providing community development services throughout the Multi-State MSA 25180. The bank provided 51 instances of community development services to 12 different organizations in this assessment area. Compared to the previous evaluation, the number of services more than doubled. All employees served in leadership roles that primarily supported community services.

The following table reflects the bank’s community development services by activity year and purpose.

Community Development Services					
Multi-State MSA 25180					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	6	0	0	6
2023	0	11	6	0	17
2024	0	12	2	0	14
YTD 2025	0	13	1	0	14
Total	0	42	9	0	51
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s community development services.

- Throughout the evaluation period, a Vice President served on the Board of a community service organization located in Berkeley County, WV. The organization coordinates local service projects that target low- and moderate-income disabled individuals who predominately receive or are eligible to receive Medicaid or Supplemental Nutrition Assistance Program assistance.
- Throughout the evaluation period, an employee provided financial expertise as the Finance Committee Chair of a non-profit organization located in Washington County, MD. This organization provides essential community services, such as home counseling services and financial literacy, to low- and moderate-income individuals.
- Throughout the evaluation period, 3 employees hosted 16 financial literacy workshops at an organization located in a low-income census tract in Washington County, MD. The organization’s financial literacy program on budgeting and entrepreneurship supports community services for residents.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN MD 23224

The table below outlines performance conclusions for the assessment area in MD 23224 that received a limited-scope review. As reflected in the following table, the bank’s performance in the Lending Test is consistent with its performance in the MD Non-MSA assessment area that was reviewed using the full-scope examination procedures. First United’s Investment Test performance in the MD 23224 assessment area is above its performance in MD Non-MSA assessment area and its Service Test performance in the MD 23224 assessment area is below its performance in the MD Non-MSA assessment area. Examiners arrived at these conclusions through a review of available facts and data, aggregate lending data comparisons, and demographic information. The conclusions from this limited-scope review did not impact the overall performance rating for the State of MD rated area.

Assessment Area	Lending Test	Investment Test	Service Test
MD 23224	Consistent	Exceeds	Is Below

The sections below present facts and data supporting conclusions for the limited-scope assessment area, beginning with a summary of First United’s operations and activities within the MD 23224 assessment area, followed by Geographic Distribution and Borrower Profile tables by loan type. The Appendix includes demographic data and deposit market share information for the assessment area.

MD 23224

This assessment area includes Frederick County, MD, which is part of the Frederick-Gaithersburg-Bethesda, MD Metropolitan Division 23224. This is part of the larger Washington-Arlington-Alexandria, DC-VA-MD-WV MSA 47900. The bank operates 3 of its 22 branches in this assessment area. The assessment area accounts for 6.6 percent of the bank’s in-assessment area loans by number, 12.8 percent of its total deposits, and 13.6 percent of its branches. First United’s loan and deposit product offerings and service hours in the MD 23224 assessment area are consistent with those offered at the institution level. The bank’s branch distribution and alternative delivery systems in the MD 23224 assessment area are consistent with the institution overall.

The following table details First United’s lending and community development activity in MD 23224 over the review period.

Activity	#	\$(000s)
Small Business Loans	93	18,386
Home Mortgage Loans	39	20,165
Community Development Loans	7	34,242
Investments (New)	4	7,179
Investments (Prior Period)	11	8,245
Donations	18	27
CD Services	9	--

Geographic Distribution

Small Business Loans

Geographic Distribution of Small Business Loans						
MD 23224						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	4.4	3.5	8	20.0	1,890	24.4
2024	4.5	--	5	16.7	1,580	24.6
Moderate						
2023	26.3	24.4	12	30.0	2,488	32.1
2024	26.1	--	8	26.7	1,100	17.1
Middle						
2023	56.9	55.7	17	42.5	2,354	30.4
2024	57.0	--	14	46.7	3,183	49.6
Upper						
2023	10.7	15.0	2	5.0	510	6.6
2024	10.6	--	2	6.7	510	7.9
Not Available						
2023	1.7	1.4	1	2.5	500	6.5
2024	1.7	--	1	3.3	45	0.7
Totals						
2023	100.0	100.0	40	100.0	7,742	100.0
2024	100.0	--	30	100.0	6,418	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans						
MD 23224						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	1.9	4.7	0	0.0	0	0.0
2024	1.9	--	0	0.0	0	0.0
Moderate						
2023	24.8	23.8	2	16.7	870	15.9
2024	24.8	--	2	22.2	557	10.0
Middle						
2023	60.7	57.4	9	75.0	3,942	72.2
2024	60.7	--	6	66.7	4,065	72.8
Upper						
2023	11.9	13.4	1	8.3	650	11.9
2024	11.9	--	1	11.1	960	17.2
Not Available						
2023	0.6	0.7	0	0.0	0	0.0
2024	0.6	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	12	100.0	5,461	100.0
2024	100.0	--	9	100.0	5,582	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenue Category						
MD 23224						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	90.9	56.6	27	67.5	4,033	52.1
2024	90.6	--	15	50.0	3,867	60.3
>\$1,000,000						
2023	2.8	--	11	27.5	3,649	47.1
2024	2.9	--	13	43.3	2,491	38.8
Revenue Not Available						
2023	6.3	--	2	5.0	60	0.8
2024	6.5	--	2	6.7	60	0.9
Totals						
2023	100.0	100.0	40	100.0	7,742	100.0
2024	100.0	--	30	100.0	6,418	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level						
MD 23224						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	22.3	9.7	1	8.3	94	1.7
2024	22.3	--	1	11.1	277	5.0
Moderate						
2023	20.7	25.1	3	25.0	1,106	20.2
2024	20.7	--	3	33.3	1,067	19.1
Middle						
2023	24.7	25.5	1	8.3	319	5.8
2024	24.7	--	0	0.0	0	0.0
Upper						
2023	32.4	22.9	5	41.7	3,288	60.2
2024	32.4	--	5	55.6	4,238	75.9
Not Available						
2023	0.0	16.8	2	16.7	655	12.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	12	100.0	5,461	100.0
2024	100.0	--	9	100.0	5,582	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

CONCLUSIONS ON PERFORMANCE CRITERIA IN WV NON-MSA

The table below outlines performance conclusions for the assessment area in the WV Non-MSA rated area that received a limited-scope review. As reflected in the table, the bank’s Lending, Investment, and Service Test performance in the WV Non-MSA assessment area is below the Lending, Investment, and Service Test performance in the MSA 34060 assessment area that was reviewed using the full-scope examination procedures. Examiners arrived at these conclusions through a review of available facts and data, aggregate lending data comparisons, and demographic information. The conclusions from this limited-scope review did not impact the overall performance rating for the State of WV rated area.

Assessment Area	Lending Test	Investment Test	Service Test
WV Non-MSA	Is Below	Is Below	Is Below

The sections below present facts and data supporting conclusions for the limited-scope assessment area, beginning with a summary of First United’s operations and activities within the assessment area, followed by the Borrower Profile tables by loan type. The Appendix includes demographic data and deposit market share information for the assessment area.

WV Non-MSA

This assessment area includes Mineral County, WV, which is not located within an MSA. The bank operates 2 of its 22 branches throughout this assessment area. The assessment area accounts for 7.1 percent of the bank’s in-assessment area loans, 8.9 percent of its total deposits, and 9.1 percent of its branches. First United’s loan and deposit product offerings and service hours in the WV Non-MSA are consistent with those offered at the institution level. The bank’s branch distribution and alternative delivery systems in the WV Non-MSA are consistent with the institution overall. The following table details First United’s lending and community development activity in the WV Non-MSA over the review period.

Activity	#	\$(000s)
Small Business Loans	97	8,651
Home Mortgage Loans	45	9,720
Community Development Loans	0	0
Investments (New)	0	0
Investments (Prior Period)	0	0
Donations	21	12
CD Services	12	--

Geographic Distribution

As mentioned previously, the assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenue Category						
WV Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2023	86.7	70.8	26	78.8	1,369	43.8
2024	87.1	--	26	89.7	3,516	87.2
>\$1,000,000						
2023	2.3	--	7	21.2	1,756	56.2
2024	2.2	--	3	10.3	517	12.8
Revenue Not Available						
2023	11.0	--	0	0.0	0	0.0
2024	10.7	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	33	100.0	3,125	100.0
2024	100.0	--	29	100.0	4,033	100.0
<i>Source: 2023 & 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level						
WV Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	16.4	13.1	3	15.0	215	5.7
2024	14.2	--	0	0.0	0	0.0
Moderate						
2023	21.5	24.4	4	20.0	579	15.3
2024	15.5	--	0	0.0	0	0.0
Middle						
2023	26.0	19.4	6	30.0	896	23.7
2024	24.0	--	3	37.5	542	23.7
Upper						
2023	36.1	18.7	5	25.0	1,801	47.7
2024	46.2	--	4	50.0	1,674	73.2
Not Available						
2023	0.0	24.4	2	10.0	285	7.5
2024	0.0	--	1	12.5	70	3.1
Totals						
2023	100.0	100.0	20	100.0	3,776	100.0
2024	100.0	--	8	100.0	2,286	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

First United Bank & Trust	
Scope of Examination:	
Full-Scope reviews were performed on the following assessment areas:	
<ul style="list-style-type: none"> • MD Non-MSA • MSA 34060 • Multi-State MSA 25180 	
Limited-Scope reviews were performed on the following assessment areas:	
<ul style="list-style-type: none"> • MD 23224 • WV Non-MSA 	
Time Period Reviewed:	4/20/2022 – 5/21/2025
Products Reviewed:	
<ul style="list-style-type: none"> • Small Business Loans: 1/1/22 – 12/31/24 • Home Mortgage Loans: 1/1/22 – 12/31/24 • Community Development Activities: 4/20/22 – 5/21/25 	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
State of MD	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
State of WV	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Multi-State MSA 25180	Low Satisfactory	Outstanding	Outstanding	Satisfactory

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

State of MD

MD 23224

This assessment area includes Frederick County, MD, which is part of the Frederick-Gaithersburg-Rockville, MD Metropolitan Division 23224 that is part of the larger Washington-Arlington-Alexandria, DC-VA-MD-WV MSA 47900. The bank operates 3 of its 22 branches throughout this assessment area. The assessment area accounts for 6.6 percent of the bank's in-assessment area loans by number, 12.8 percent of its total deposits, and 13.6 percent of its branches.

Economic and Demographic Data

The assessment area's 65 census tracts reflect the following income designations:

- 3 low-income census tracts,
- 18 moderate-income census tracts,
- 36 middle-income census tracts,
- 7 upper-income census tracts, and
- 1 census tract with no income designation.

The following table illustrates select demographic characteristics of the MD 23224 assessment area.

Demographic Information of the Assessment Area						
MD 23224						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	65	4.6	27.7	55.4	10.8	1.5
Population by Geography	271,717	2.6	28.4	56.3	11.6	1.1
Housing Units by Geography	99,179	3.5	29.7	55.1	9.8	1.9
Owner-Occupied Units by Geography	71,556	1.9	24.8	60.7	11.9	0.6
Occupied Rental Units by Geography	22,743	8.0	45.1	37.2	4.2	5.5
Vacant Units by Geography	4,880	5.7	29.3	55.9	5.4	3.7
Businesses by Geography	32,158	4.5	26.1	57.0	10.6	1.7
Farms by Geography	1,420	2.3	25.6	61.9	9.6	0.6
Family Distribution by Income Level	68,106	22.3	20.7	24.7	32.4	0.0
Household Distribution by Income Level	94,299	24.7	18.2	21.7	35.4	0.0
Median Family Income MSA - 23224 Frederick-Gaithersburg-Bethesda, MD		\$129,092	Median Housing Value			\$340,959
			Median Gross Rent			\$1,429
			Families Below Poverty Level			4.4%
<i>Source: 2020 U.S. Census and 2024 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Geographic Distribution for small business loans considers the distribution of businesses by tract income level. According to 2024 D&B data, 4.5 percent of businesses are located in low-income census tracts, and 26.1 percent of businesses are located in moderate-income census tracts. This suggests limited opportunities to originate small businesses to low-income census tracts and more available opportunities in moderate-income census tracts.

The Geographic Distribution criterion compares home mortgage lending to the distribution of owner-occupied housing units within the assessment area, which contains 99,179 housing units. Of these, 72.1 percent are owner-occupied, 22.9 percent are occupied rental units, and 4.9 percent are vacant. Owner-occupied housing units reflect the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown in the table above, only 1.9 percent of total owner-occupied housing units are located in low-income geographies and 24.8 percent are located in moderate-income geographies. By comparison, 8.0 percent of occupied rental units are located in low-income geographies and 45.1 percent are located in moderate-income geographies. This data suggests that opportunities for lenders to originate 1-4 family residential loans in low-income geographies are limited, and opportunities are more available in moderate-income geographies.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 32,158 non-farm businesses operate in the MD 23224 assessment area. The following reflects the GARs for these businesses.

- 90.6 percent have GARs of \$1.0 million or less,
- 2.9 percent have GARs of more than \$1.0 million, and
- 6.5 percent have unknown revenues.

Services industries represent the largest portion of businesses (36.9 percent); followed by non-classifiable establishments (23.7 percent); finance, insurance, and real estate (9.5 percent); and retail trade (9.0 percent). In addition, 63.4 percent of the area’s businesses have four or fewer employees, and 93.7 percent operate from a single location.

The Borrower Profile criterion compares home mortgage lending to the percentage of low- and moderate-income families in the assessment area. Of assessment area families, 22.3 percent are low-income, and 20.7 percent are moderate-income. Additionally, 4.4 percent of families are below the poverty level. This data suggests that these families may face difficulty qualifying for a home mortgage or supporting a monthly mortgage payment, especially considering the assessment area’s median home value of \$340,959. This data further supports the challenges lenders face in originating loans to low- and moderate-income borrowers.

Examiners used the FFIEC-updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Frederick-Gaithersburg-Rockville, MD Median Family Income (23224)				
2023 (\$151,400)	<\$75,700	\$75,700 to <\$121,120	\$121,120 to <\$181,680	≥\$181,680
Frederick-Gaithersburg-Bethesda, MD Median Family Income (23224)				
2024 (\$155,800)	<\$77,900	\$77,900 to <\$124,640	\$124,640 to <\$186,960	≥\$186,960
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicate that unemployment rates at both the county and state level have decreased in 2023 and rose through 2025. The following table presents annual and current unemployment rates by the county, state, and national levels since 2022.

Unemployment Rates				
Area	2022	2023	2024	March 2025
	%	%	%	%
Frederick County	2.5	1.9	2.6	2.7
State of MD	3.0	2.2	3.0	3.2
National Average	3.6	3.6	4.0	4.1
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a moderate level of competition for financial services in the assessment area. According to 2024 FDIC Deposit Market Share data, 16 financial institutions operate 58 branches within the assessment area. Of these institutions, First United ranked 10th in total deposits, with a 3.0 percent deposit market share.

Aggregate lending data reflects a high level of competition for small business loans in the assessment area. Based on 2023 market share data, 86 lenders originated or purchased 6,963 small business loans in the assessment area. The top five lenders, consisting of large national banks, accounted for 67.6 percent of the market share based on the number of loans originated or purchased. First United ranked 15th with a 0.6 percent market share in the assessment area.

Additionally, aggregate lending data reflects a high level of competition for home mortgage loans in the assessment area. Based on 2023 market share data, 348 lenders originated or purchased 7,785 home mortgage loans in the assessment area. The top five lenders consisting of large national banks and online lenders, accounted for 26.4 percent of the market share based on number of loans originated or purchased. First United ranked 101st with a 0.2 percent market share in the assessment area.

State of WV

WV Non-MSA

This assessment area includes Mineral County, WV, which is not located in an MSA. The bank operates 2 of its 22 branches throughout this assessment area. The assessment area accounts for 7.1 percent of the bank’s in-assessment area loans, 8.9 percent of its total deposits, 9.1 percent of its branches.

Economic and Demographic Data

The assessment area’s seven census tracts reflect the following income designations:

- 0 low-income census tracts,
- 0 moderate-income census tracts,
- 5 middle-income census tracts,
- 2 upper-income census tracts, and
- 0 census tracts with no income designation.

The following table illustrates select demographic characteristics of the WV Non-MSA assessment area.

Demographic Information of the Assessment Area						
WV Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	71.4	28.6	0.0
Population by Geography	26,938	0.0	0.0	68.4	31.6	0.0
Housing Units by Geography	13,128	0.0	0.0	70.6	29.4	0.0
Owner-Occupied Units by Geography	8,485	0.0	0.0	69.0	31.0	0.0
Occupied Rental Units by Geography	2,325	0.0	0.0	67.1	32.9	0.0
Vacant Units by Geography	2,318	0.0	0.0	80.1	19.9	0.0
Businesses by Geography	1,694	0.0	0.0	70.8	29.2	0.0
Farms by Geography	114	0.0	0.0	72.8	27.2	0.0
Family Distribution by Income Level	7,040	14.2	15.5	24.0	46.2	0.0
Household Distribution by Income Level	10,810	21.2	14.7	20.9	43.3	0.0
Median Family Income Non-MSAs - WV		\$55,389	Median Housing Value			\$147,125
			Median Gross Rent			\$640
			Families Below Poverty Level			10.6%

*Source: 2020 U.S. Census and 2024 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

The assessment area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, the Geographic Distribution criterion was not evaluated.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 1,694 non-farm businesses operate in the WV Non-MSA assessment area. The following reflects the GARs for these businesses.

- 87.1 percent have GARs of \$1.0 million or less,
- 2.2 percent have GARs of more than \$1.0 million, and
- 10.7 percent have unknown revenues.

Service industries represent the largest portion of businesses (37.3 percent), followed by non-classifiable establishments (18.5 percent), retail trade (10.9 percent), and finance, insurance, and real estate (7.3 percent). In addition, 65.1 percent of the area’s businesses have four or fewer employees, and 90.8 percent operate from a single location.

Regarding the Borrower Profile criterion for home mortgage loans, 14.2 percent of families are low-income, and 15.5 percent are moderate-income. Additionally, 10.6 percent of families are below the poverty level. This data suggests that these families may face difficulty qualifying for a home mortgage or supporting a monthly mortgage payment, especially considering the assessment area’s median home value of \$147,125. This data further supports the challenges lenders face in originating loans to low- and moderate-income borrowers.

Examiners used the FFIEC-updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Cumberland, MD-WV MSA Median Family Income (19060)				
2023 (\$89,900)	<\$44,950	\$44,950 to <\$71,920	\$71,920 to <\$107,880	≥\$107,880
WV NA Median Family Income (99999)				
2024 (\$67,600)	<\$33,800	\$33,800 to <\$54,080	\$54,080 to <\$81,120	≥\$81,120
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics indicate that unemployment rates at both the county and state level have generally increased over the evaluation period. The following table presents annual and current unemployment rates at the county, state, and national levels since 2022.

Unemployment Rates				
Area	2022	2023	2024	March 2025
	%	%	%	%
Mineral County	3.7	3.9	4.1	4.2
State of WV	3.9	3.9	4.1	4.2
National Average	3.6	3.6	4.0	4.1
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a low level of competition for financial services in the assessment area. According to 2024 FDIC Deposit Market Share data, five financial institutions operate seven branches within the assessment area. Of these institutions, First United ranked 1st in total deposits with a 39.4 percent deposit market share.

Aggregate lending data reflects a moderate level of competition for small business loans in the assessment area. Based on 2023 market share data, 33 lenders originated or purchased 287 small business loans in the assessment area. The top five lenders, consisting of large national banks, accounted for 71.1 percent of the market share based on the number of loans originated or purchased. First United ranked 3rd with an 11.5 percent market share in the assessment area.

Additionally, aggregate lending data reflects a high level of competition for home mortgage loans in the assessment area. Based on 2023 market share data, 75 lenders originated or purchased 504 home mortgage loans in the assessment area. The top five lenders, consisting of large national banks and online lenders, accounted for 37.9 percent of the market share based on the number of loans originated or purchased. First United ranked 7th with a 4.0 percent market share in the assessment area.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

DESCRIPTION OF ASSESSMENT AREAS

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. First United designated six assessment areas consisting of four counties in MD and five counties in WV.

These assessment areas include the following:

- Maryland Non-MSA
- Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area (MSA) 47900
- Cumberland, MD-WV Multistate MSA 19060
- Hagerstown-Martinsburg, MD-WV Multistate MSA 25180
- Morgantown, WV MSA 34060
- West Virginia Non-MSA

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Maryland Non-MSA	Garrett	7	5
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	Frederick	61	4
Cumberland, MD-WV Multistate MSA	Allegany, Mineral	30	5
Hagerstown-Martinsburg, MD-WV Multistate MSA	Washington, Berkeley	46	7
Morgantown, WV MSA	Monongalia	24	4
West Virginia Non-MSA	Marion, Harrison	40	1
<i>Source: Bank Data</i>			

The six assessment areas are referred to collectively as the combined assessment area. Please refer to the individual assessment area sections for further detailed demographic and economic information.

On February 29, 2024, four branches were closed, one from 19060, one from 47900, one from West Virginia Non-MSA, and one from 34060. Additionally, the West Virginia Non-MSA assessment area of Marion/Harrison Counties was removed from our assessment area.

First United Bank & Trust CRA Public File

In accordance with the Community Reinvestment Act (CRA) regulations, First United Bank & Trust must maintain and, upon request, make available for public inspection a complete CRA Public File in at least one branch in which the bank operates.

This electronic version of our CRA Notebook contains information required to be made available for public inspection under the Community Reinvestment Act.

The CRA Public File includes information about First United Bank & Trust's branches and ATM locations, our products and services, regulatory performance evaluations of our record of meeting community credit needs, public comments about our CRA performance and other information.

Customers may request to have any portion of this document printed for their inspection. The full version of the CRA Public File is available in PDF Format under Section 1 on the Vault for print requests.

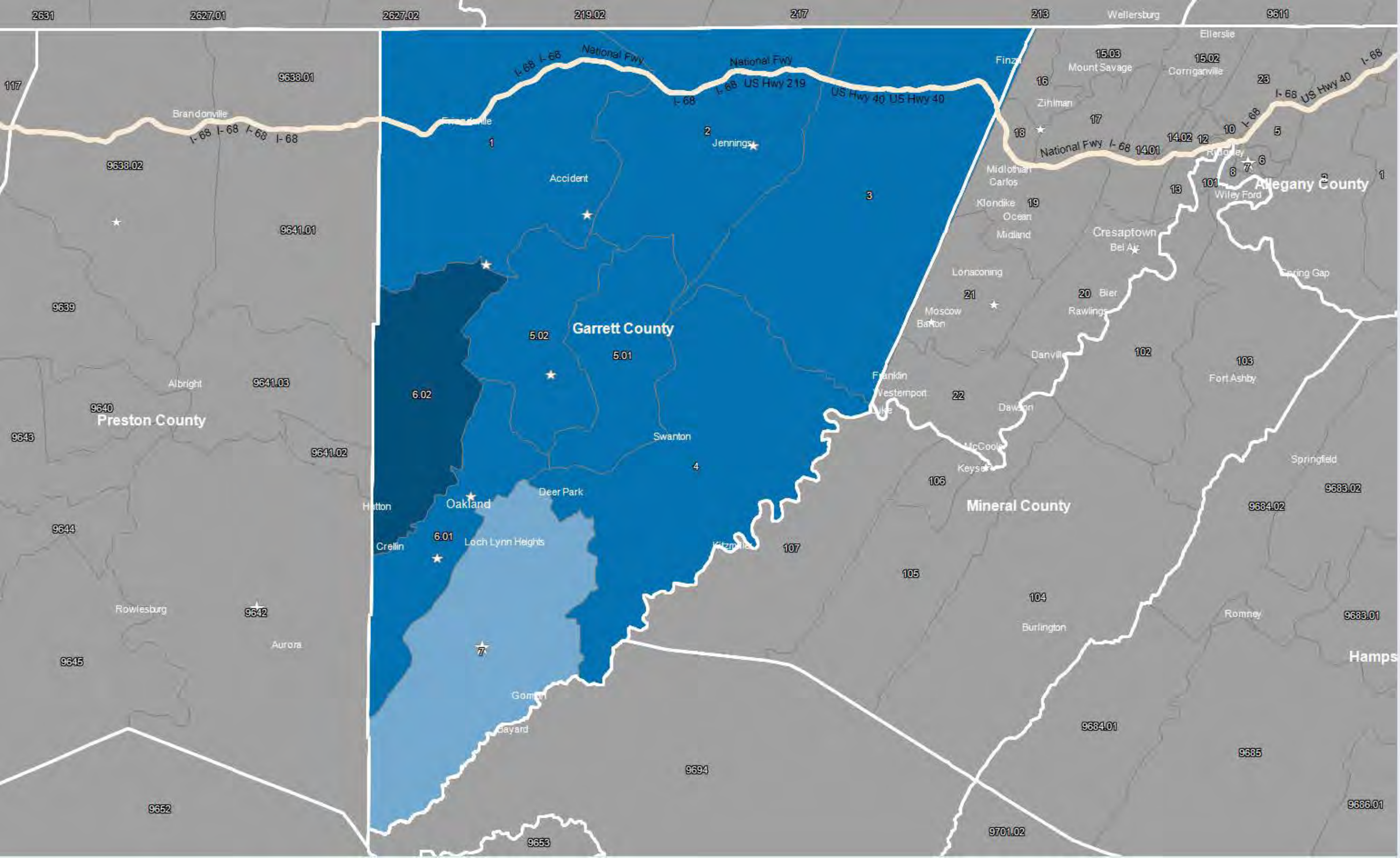
Customers may also submit a written request for a copy of this file to

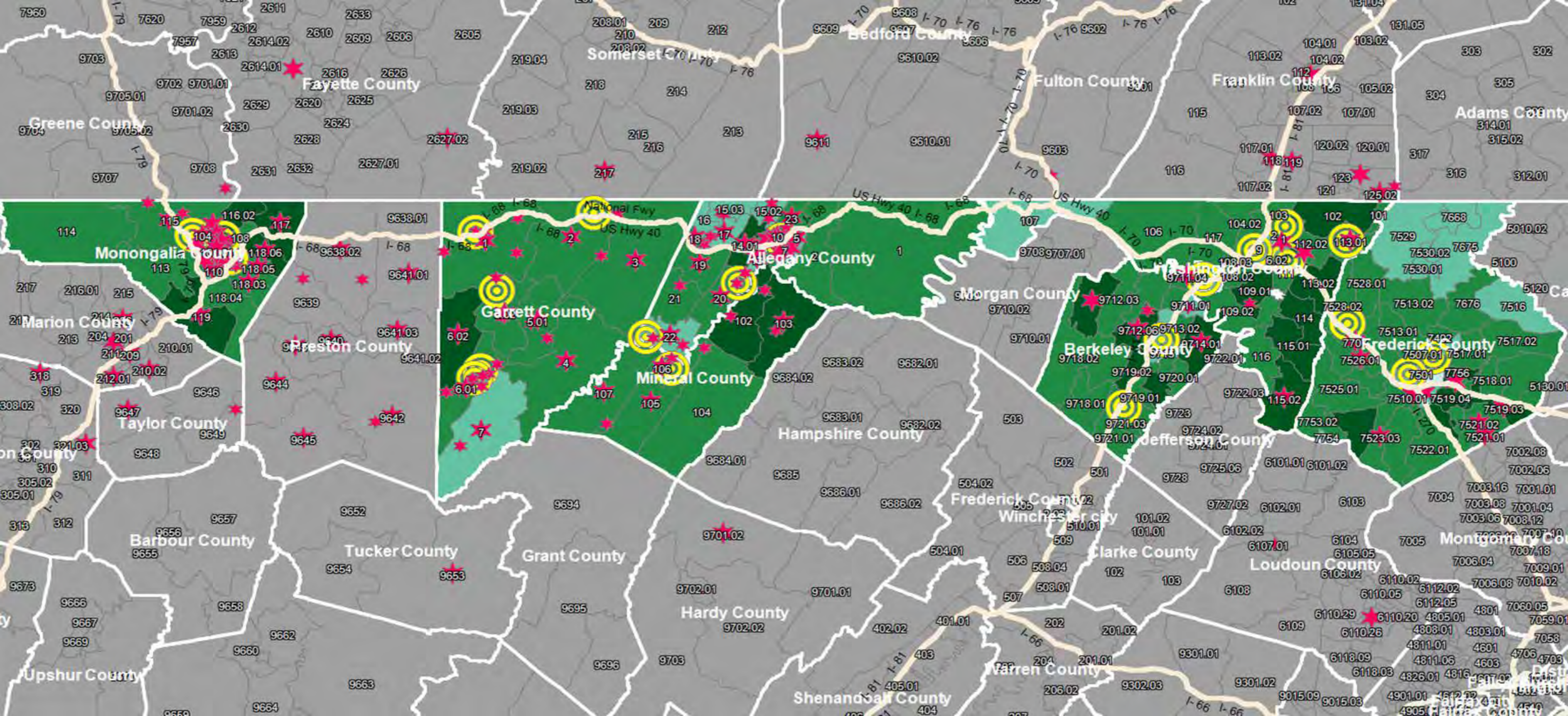
First United Bank & Trust
Attention: Jennifer Kreighbaum, CRA Officer
CRA Public File Request for Information
12892 Garrett Highway
Oakland, MD 21550

First United reports Home Mortgage Disclosure Act Data. Our institution's HMDA Disclosure Statements are included within this Public File, but are also available and may be obtained on the Consumer Financial Protection Bureau's Website at www.consumerfinance.gov/hmda.

A bank subject to data reporting requirements pursuant to § 345.42 must include in its public file a written notice that the CRA Disclosure Statement pertaining to the bank, its operating subsidiaries, and its other affiliates, if applicable, may be obtained on the FFIEC's website at: <https://www.ffiec.gov>.

4/1/2026







Edit	Product Name	Product Category	Modified
Products For Sale : Yes (91)			
Product Type : Certificate of Deposit (4)			
	13 Month CD & 13 Month IRA CD	Consumer; Commercial	12/15/2025 8:09 AM
	9 Month CD & 9 Month IRA CD	Consumer; Commercial	12/15/2025 8:10 AM
	Individual Retirement Accounts	Consumer	1/16/2026 10:27 AM
	Traditional CD's	Consumer; Commercial	2/10/2023 5:09 PM
Product Type : Deposit (21)			
	Freedom First Checking	Consumer	9/21/2023 9:40 AM
	Individual Retirement Accounts- Roth	Consumer	1/30/2020 11:06 AM
	Individual Retirement Accounts- SEP	Commercial	7/31/2015 9:59 AM
	IOLTA- WV, MD and PA Lawyer Trust	Commercial; Consumer	12/16/2025 3:50 PM
	My Business Analyzed Checking	Commercial	2/20/2023 9:07 PM
	My Business Preferred Analyzed Checking	Commercial	2/20/2023 8:58 PM
	My Community Account	Commercial	2/6/2023 4:21 PM
	My Elite Business Checking	Commercial	12/12/2023 1:10 PM
	My Estate Checking	Consumer	2/21/2023 12:07 PM
	My Freedom Business Checking	Commercial	1/31/2023 5:43 PM
	My Health Savings Account	Consumer	1/12/2026 1:45 PM
	My IRA Savings	Consumer	9/6/2022 9:05 AM
	My Money Works Checking	Consumer	5/23/2024 4:01 PM
	My Personal Annual Saver	Consumer	12/12/2025 3:23 PM
	My Personal Money Market / My Business Money Market	Consumer; Commercial	3/3/2023 6:05 PM
	My Personal Savings & My Business Savings	Consumer; Commercial	2/6/2023 4:43 PM
	My Public Fund Analyzed Checking	Commercial	2/20/2023 8:46 PM
	Value Money Market & Value Business Money Market	Consumer; Commercial	3/14/2026 6:28 PM
	YouFirst Checking	Consumer	2/10/2026 11:52 AM
	YouFirst Platinum Checking	Consumer	2/10/2026 11:55 AM
	YouFirst Plus Checking	Consumer	2/10/2026 11:54 AM
Product Type : Loan (12)			
	Commercial Loans/Lines of Credit	Commercial	2/7/2023 3:44 PM
	Consumer Installment & Time Loans Rate Sheet	Consumer	12/2/2025 10:59 AM
	Credit Card - Business	Commercial	2/8/2023 11:23 AM
	Credit Card - Personal	Consumer	2/8/2023 11:27 AM
	Home Equity Lock In Line of Credit & SPECIAL	Consumer	12/15/2025 4:39 PM
	Loan Processing & Other Fees	Consumer; Commercial	2/3/2026 9:17 AM
	Mortgage Loans	Consumer	2/10/2023 5:21 PM
	Personal Credit Line	Consumer	12/15/2025 4:40 PM
	Personal Credit Line Secured - Coming Soon	Consumer	10/3/2024 8:44 PM
	Small Business Loans	Commercial	2/16/2023 5:02 PM
	Student Loan Program iHELP	Consumer	12/10/2023 8:51 PM
	Wealth Secured Line of Credit	Consumer; Trust & Investments	2/24/2026 1:08 PM
Product Type : Other (32)			
	ATMs	Consumer; Commercial	2/3/2023 3:30 PM
	Combined Paper Statement	Consumer	2/3/2023 2:28 PM

Direct Deposit	Consumer	12/30/2021 4:56 PM
eStatements/ Online Documents	Commercial; Consumer	12/30/2021 4:57 PM
FAX and Photocopying Fee	Consumer; Commercial	2/3/2023 2:36 PM
Internet Banking	Consumer	2/3/2023 3:37 PM
Maryland ABLE Program	Consumer	8/29/2018 11:45 AM
Mobile Banking- Consumer	Consumer	2/3/2023 3:47 PM
Mobile Deposits	Commercial; Consumer	9/23/2020 9:51 AM
Mobile Payments	Consumer	10/5/2023 10:25 AM
My Health Savings Account Debit Card	Consumer	8/9/2022 3:09 PM
Night Drop Bags	Commercial; Consumer	8/9/2022 8:54 AM
Notary Fees	Consumer; Commercial	8/17/2022 11:49 AM
Official Bank Checks	Commercial; Consumer	2/3/2023 2:56 PM
Overdrafts	Consumer; Commercial	2/3/2023 3:01 PM
Research Fees	Consumer; Commercial	2/6/2023 2:04 PM
Resubmit It Electronic Check Recovery	Commercial	1/25/2022 1:41 PM
Rewards Program - Scorecard	Consumer	3/30/2026 1:19 PM
Safe Deposit Boxes	Consumer	12/3/2025 10:33 AM
Savings Bond	Consumer	2/6/2023 2:17 PM
SecurLock	Consumer	2/13/2023 3:40 PM
Signature Guarantee	Commercial; Consumer	2/6/2023 2:21 PM
Switch Kit	Consumer	2/6/2023 2:25 PM
Telephone Banking Service	Consumer	2/20/2023 9:18 PM
Title- Expedited Mail Fee	Consumer; Commercial	2/6/2023 2:34 PM
Transfer Stocks or Bonds	Commercial; Consumer	2/6/2023 2:38 PM
VISA Check Card	Consumer	2/13/2023 9:54 AM
Visa Check Card - Business	Commercial	2/6/2023 3:48 PM
Visa/Mastercard & Discover Cash Advances	Consumer	2/6/2023 3:52 PM
YouFirst Heroes Program	Consumer	11/7/2025 2:13 PM
Zelle for Consumers	Consumer	4/22/2025 10:08 AM
Zelle for Small Business	Commercial	4/22/2025 10:04 AM

Product Type : Treasury Management (15)

Treasury Management - Account Analysis	Commercial	1/7/2022 1:46 PM
Treasury Management - Account Reconciliation	Commercial	1/7/2022 1:47 PM
Treasury Management - Cash Manager System	Commercial	1/7/2022 1:48 PM
Treasury Management - CDARS	Commercial	1/7/2022 1:48 PM
Treasury Management - Deposit Anytime	Commercial	1/7/2022 1:49 PM
Treasury Management - EDI Statement	Commercial	1/7/2022 1:49 PM
Treasury Management - Merchant Services offered by MPI	Commercial	2/24/2022 1:20 PM
Treasury Management - Mobile Banking	Commercial	1/7/2022 1:51 PM
Treasury Management - Overnight Investment Sweep	Commercial	1/7/2022 1:51 PM
Treasury Management - Positive pay	Commercial	1/7/2022 1:46 PM
Treasury Management - Pre-Need Funeral Home Account	Commercial	1/7/2022 1:52 PM
Treasury Management - SCAR HealthCare Payment Reporting	Commercial	1/7/2022 1:53 PM
Treasury Management - Visual Archive Service	Commercial	1/7/2022 1:54 PM
Treasury Management - Zero Balance Account (ZBA)	Commercial	1/7/2022 1:55 PM
Treasury Management- My Cash Sweep	Commercial	1/7/2022 1:55 PM

Product Type : Trust (7)

Employee Benefit Plan	Trust & Investments	2/11/2023 11:56 AM
Estate Administration	Trust & Investments	2/21/2023 1:03 PM
Estate Planning	Trust & Investments	2/21/2023 1:04 PM
Life Insurance Trust	Trust & Investments	2/21/2023 1:05 PM
Living Trust	Trust & Investments	2/21/2023 12:58 PM
SIMPLE IRA	Trust & Investments	2/21/2023 1:06 PM
Testamentary Trust	Trust & Investments	2/21/2023 1:06 PM

Products For Sale : No (86)

Product Type : Certificate of Deposit (14)

18 Month CD & 18 Month IRA CD	Consumer; Commercial	1/10/2024 10:27 PM
2 Year Step CD & 2 Year Step IRA CD	Consumer; Commercial	10/15/2024 4:41 PM
25 Month Regular and IRA CD	Commercial; Consumer	2/26/2013 10:51 AM
3 Year Step CD & 3 Year Step IRA CD	Consumer; Commercial	5/23/2019 2:02 PM
30 Month CD	Consumer; Commercial	5/11/2010 2:54 PM
35 Month CD and 35 Month IRA CD	Commercial; Consumer	4/4/2018 8:18 PM
4 year IRA Step CD	Consumer; Commercial	3/21/2014 10:46 AM
6 Year CD- Available for sale 1/9/12	Consumer	6/5/2014 1:36 PM
6 Year IRA CD- Available for sale 1/9/12	Consumer	6/5/2014 1:36 PM
My CD Advantage 13 Month	Consumer; Commercial	9/12/2014 10:32 AM
My CD Advantage IRA 13 Month CD	Consumer	5/10/2011 8:45 AM
My Rewards CD 24 Month	Consumer; Commercial	9/12/2014 10:33 AM
My Rewards IRA CD 24 Month	Consumer	9/12/2014 10:34 AM
Relationship CD Loyalty Program	Consumer; Commercial	4/14/2021 9:20 AM

Product Type : Deposit (38)

Business One Account	Commercial	8/15/2019 8:00 AM
Business Regular Checking	Commercial	10/29/2021 2:49 PM
Christmas Savings Account	Consumer	2/4/2022 5:33 PM
College Savings Account	Consumer	10/29/2021 2:43 PM
Free Business Checking	Commercial	6/8/2015 11:23 AM
Freedom Checking	Consumer	8/31/2019 8:15 AM
Freedom Checking Account	Consumer	6/8/2015 11:22 AM
Insured Money Market Account	Consumer	8/31/2010 1:17 PM
Insured Money Market Accounts	Commercial; Consumer	4/9/2015 1:03 PM
Interest Checking	Consumer	8/31/2019 8:24 AM
My Capital Money Market	Consumer	8/10/2021 5:59 PM
My Choice Money Market	Consumer; Commercial	2/4/2022 5:33 PM
My Classic Choice Checking	Consumer	10/26/2020 11:38 AM
My Easy Access	Consumer; Commercial	10/29/2021 2:44 PM
My Elite Business Savings	Commercial	10/29/2021 2:49 PM
My First Choice Solutions	Consumer	6/8/2015 11:24 AM
My Insured Investment Account	Consumer	6/8/2015 11:26 AM
My Money Maker Account	Consumer	6/8/2015 11:25 AM
My Money Market Account	Consumer; Commercial	8/10/2021 6:04 PM
My Prime Choice Checking	Consumer	10/26/2020 11:36 AM
My Prime Saver	Consumer; Commercial	2/4/2022 5:33 PM
My Prime Saver IRA	Consumer	2/4/2022 5:33 PM
My Statement Savings	Consumer	10/29/2021 2:42 PM
Non Profit One Checking	Commercial	4/8/2015 8:55 AM
Non-Profit Regular Checking	Commercial	10/29/2021 2:50 PM
ONE Account (Personal One)	Consumer	8/15/2019 8:01 AM
Personal Checking Account	Consumer	1/24/2011 4:33 PM
Personal Money Manager Account	Consumer	6/8/2015 11:29 AM
Personal Money Market Account	Consumer	6/8/2015 11:30 AM
Personal Savings Account	Consumer	2/4/2022 5:34 PM
President's Club Enhanced One	Consumer	10/26/2020 9:12 AM
Quarter-Roy Club	Consumer	10/29/2021 2:43 PM
Special Checking Account	Consumer	6/8/2015 11:31 AM
Statement Savings Account	Consumer	8/10/2021 6:00 PM
Super Money Maker Account	Consumer; Commercial	8/10/2021 6:05 PM
UTMA - Uniform Transfer to Minors Act	Consumer	2/4/2022 5:34 PM

YouFirst (Original Version)	Consumer	8/31/2019 8:18 AM
YouFirst Plus (Original Version)	Consumer	8/31/2019 8:22 AM
☑ Product Type : Loan (9)		
APR Calculations	Consumer	2/7/2023 3:34 PM
Commercial Line of Credit	Commercial	2/7/2023 3:40 PM
Credit Life and Credit Disability Insurance	Consumer	3/10/2017 11:21 AM
DISCONTINUED! Home Equity Express - 2nd Only!	Consumer	12/11/2012 2:41 PM
Floor Plans	Commercial	2/7/2023 4:02 PM
Home Equity Line- Special Promotion 0% - Discontinued!	Consumer	11/12/2019 1:50 PM
Indirect Loans - No longer offered	Consumer	11/1/2013 10:03 AM
Letter of Credit	Commercial	2/7/2023 4:07 PM
Time Loans -Discontinued (see Consumer IL & Time Loans)	Consumer	11/1/2013 10:02 AM
☑ Product Type : Other (25)		
1099 Revisions	Commercial; Consumer	2/3/2023 2:02 PM
Attachments & Levies	Commercial; Consumer	2/3/2023 2:13 PM
Automatic Drafting	Commercial; Consumer	2/3/2023 2:13 PM
Automatic Savings	Consumer; Commercial	2/3/2023 2:14 PM
Beneficiary Change in Life Insurance	Commercial; Consumer	2/3/2023 2:15 PM
Bill Payment for Consumer Accounts	Consumer	2/3/2023 2:15 PM
Bonds	Commercial; Consumer	2/3/2023 2:16 PM
Check Safekeeping	Consumer; Commercial	2/3/2023 2:16 PM
Collection of Funds	Consumer	2/3/2023 2:42 PM
Corporate Coupons	Commercial; Consumer	2/3/2023 2:30 PM
Dormant Account Fee	Commercial; Consumer	2/3/2023 2:32 PM
Escheat Fee	Commercial; Consumer	2/3/2023 2:33 PM
Foreign Bank Verification	Commercial; Consumer	2/3/2023 2:37 PM
Foreign Currency- By Exception Only	Consumer	2/3/2023 2:38 PM
Identity Secure	Consumer	2/5/2015 1:46 PM
Miscellaneous Commercial Checking Costs	Commercial	2/3/2023 2:46 PM
President's Club	Consumer	2/3/2023 3:02 PM
Returned Mail Fee	Commercial; Consumer	1/31/2023 5:50 PM
Statement Fees	Commercial; Consumer	1/31/2023 6:12 PM
Stop Payment Orders	Commercial; Consumer	2/6/2023 2:23 PM
Treasury Bills	Commercial; Consumer	2/6/2023 2:40 PM
VISA Check Card My School Spirit	Consumer	11/18/2016 2:19 PM
Visa Credit Card Options	Consumer	9/26/2016 2:38 PM
Visa Gift Card - NO LONGER OFFERED	Consumer	11/2/2022 3:48 PM
Wire Transfers	Commercial	2/6/2023 3:54 PM

Public Comment File

There have been no Public Comments submitted to our bank in 2043 or 2025, or year to date 2026. Thus no Public Comments appear in this file for the year 2026.

