



Carissa L. Rodeheaver
Chairman of the Board, President
and Chief Executive Officer

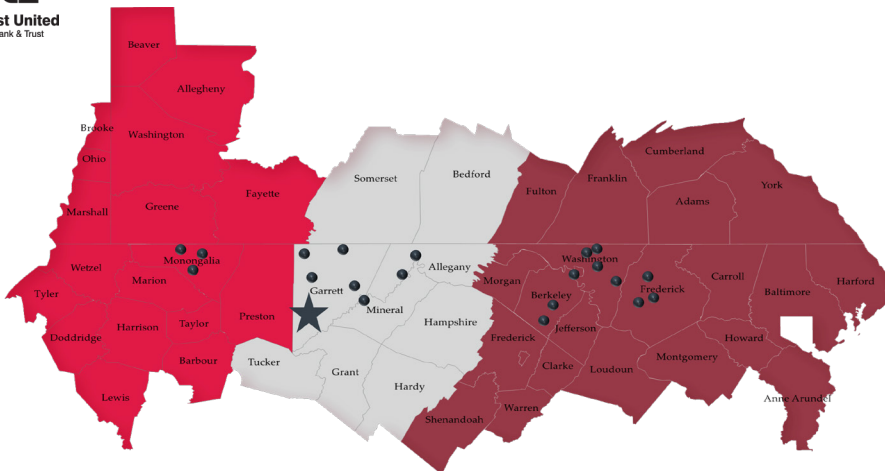
Founded in 1900, First United Corporation (NASDAQ: FUNC) is the parent company of First United Bank & Trust, an independent community bank, with assets of \$1.9 billion as of December 31, 2023.

First United Bank & Trust provides a complete range of commercial and retail banking products and services, including checking, deposit, treasury management, loans, residential mortgage, and asset management. The unique size and team approach of the bank allows it to be small enough to get to know you, yet large enough to customize solutions for your lifetime of financial needs.

As a community bank, First United Bank & Trust understands the importance of creating a thriving community. By remaining committed to values and leveraging expertise, the bank serves as a trusted partner with the capacity to offer personalized guidance to meet customer needs.

Communities Served

First United Bank & Trust is headquartered in Oakland, Maryland with offices throughout the state, along with North Central West Virginia.



Shareholder Return	24.71%*
Assets	\$1.91 Billion*
Deposits	\$1.55 Billion*
Gross Loans	\$1.40 Billion*
Capital	\$161.9 Million*
Branches	22
Employees	300

Banking Services

Business and Commercial Banking

We guide business and commercial customers to reach greater heights with personalized advice and an extensive selection of financial services. Our suite of cash flow management, lending, and liquidity solutions, equips you with the necessary tools to propel your business towards success. By partnering with the responsive community bankers at First United Bank & Trust, your business will thrive and make a positive impact on our communities.

Personal Banking

With community offices strategically located for easy access, our focus is promoting financial stability in the communities we serve. Welcoming customers with warmth and treating you like family, our retail banking associates provide our customers financial well-being and access to a comprehensive range of products and services, including deposits, mortgages, personal and home equity loans, credit cards, digital banking and introductions to our financial planning and brokerage offerings.

Wealth Management

Our Wealth Management division offers an array of planning services tailored to individuals, families, and businesses. We have earned client trust for over 60 years, providing market insights and dependable advice about investment solutions to maximize earnings and ensure a financial security.

Commitment to CommUnity

We believe that community banks are, and always will be, the lifeblood of the communities they serve, providing stability in the face of ever-changing economic, political, and regulatory landscapes.

One way First United Bank & Trust demonstrates our unwavering dedication to supporting the community is through active volunteerism. Our associates generously contributed over 7,796 hours last year to various causes, serving on local committees and boards, and performing financial education outreach.

As connectors in our communities, our community bankers establish deep relationships that extend far beyond the scope of financial services. We are committed to doing the right thing for our associates, customers, communities, and shareholders.

Our priorities include integrating technology, marketing, and communications while being environmentally conscious. Enhancing efficiency and user-friendliness through technological advancements is vital, and delivering clear, authentic communication is important to us.

We know our responsibility to those who have a vested interest in our success.

We seek to make decisions that balance the needs of our partners and the constituents we serve.

We understand the importance of considering environmental, social, human rights, and reputation risks when making business decisions.

We strive to balance these considerations through our deep commitment to stakeholder engagement.

We are and always will be your bank, our bank, MY BANK!

Purpose at Work

At First United Bank & Trust, we believe our work has purpose.

Our **mission** is to enrich the lives of our associates, customers, communities, and shareholders.

Our **vision** is uncommon commitment to service and solutions. We cultivate an environment where our associates can uncover personal values, passions and goals to achieve success.

When talent, passion, and purpose meet within a company, amazing things can happen.



Connect with us     

*Financial information, including one-year shareholder return, is as of December 31, 2023.

Retail, Business and Investment banking products and services are provided by First United Bank & Trust, an independent community bank, subsidiary of First United Corporation and **Member FDIC**. Lending products and services are subject to credit approval and must be 18 to apply. Other qualifications may be required. Equal Housing Lender. NMLS#482400.

First United Bank & Trust Wealth Management products and services: i) are not deposits or other obligations of, nor are they guaranteed by, First United Bank & Trust or its affiliates, ii) are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States or by First United Bank & Trust or its affiliates; and iii) are subject to investment risks, including the possible loss of value.

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