



First United
Bank & Trust

Online Banking Upgrade

MODERN AND RESPONSIVE

First United Bank & Trust's Personal Online Banking has a sleek, updated interface that works on your desktop, laptop, tablet, or cell phone with a standard browser — giving you freedom to do your banking wherever and whenever. In addition, your existing mobile app. continues to be available and provides your optimal experience for banking on a mobile device.

LOGIN AND AUTHENTICATION

You will continue to access the site using the existing URL address and we're using your existing ID and password and authentication technology to continue to keep your online sessions safe and secure. Additionally, IDs are no longer case sensitive, and you may be prompted to update your ID on your initial login attempt to the new site. Also, if you login from a device or location that is not recognized then you may be required to confirm your identity through a one-time PIN code.

UPDATED MENUS

Menu names have been updated to navigate to the features you commonly use such as Accounts, Move Money, Documents, Secure Messaging, and Self-Service.

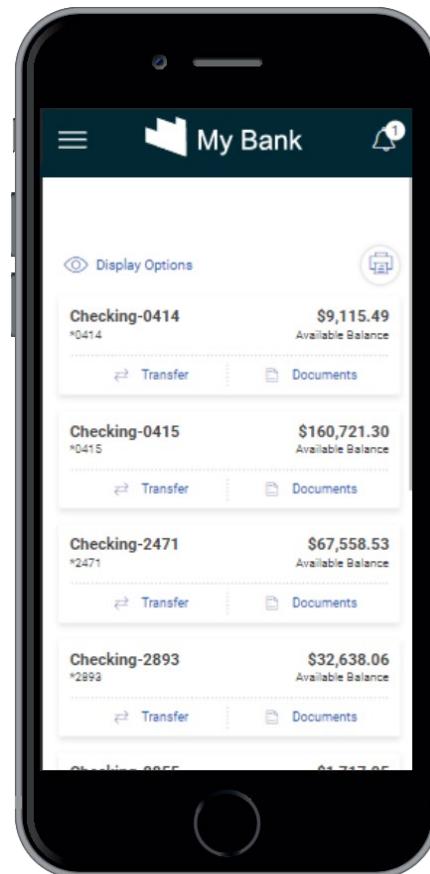
ACCOUNTS OVERVIEW

The Account Overview page is the first page you'll see after signing on to Personal Online Banking. This page offers distinct formats designed to give you the best view of your accounts.

Card/Tile View

Each account is presented as a card/tile that includes balance information with links to related tasks at the bottom of the card/tile.

You can change to the list view by clicking the list view icon .



List View

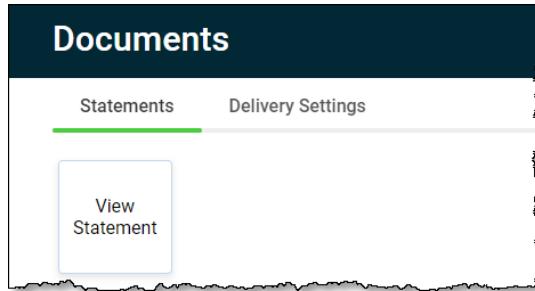
Each account is presented as a row in a table that includes balance information with links to related tasks on the right end of the row.

You can change to the card view by clicking the card view icon .

Checking-0414 *0414	\$9,115.49 Available Balance	\$9,115.49 Current Balance	 Transfer
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DOCUMENT DELIVERY

Choose your statement delivery preferences through the **Delivery Settings** tab on the Documents page.



DOWNLOAD REQUESTS

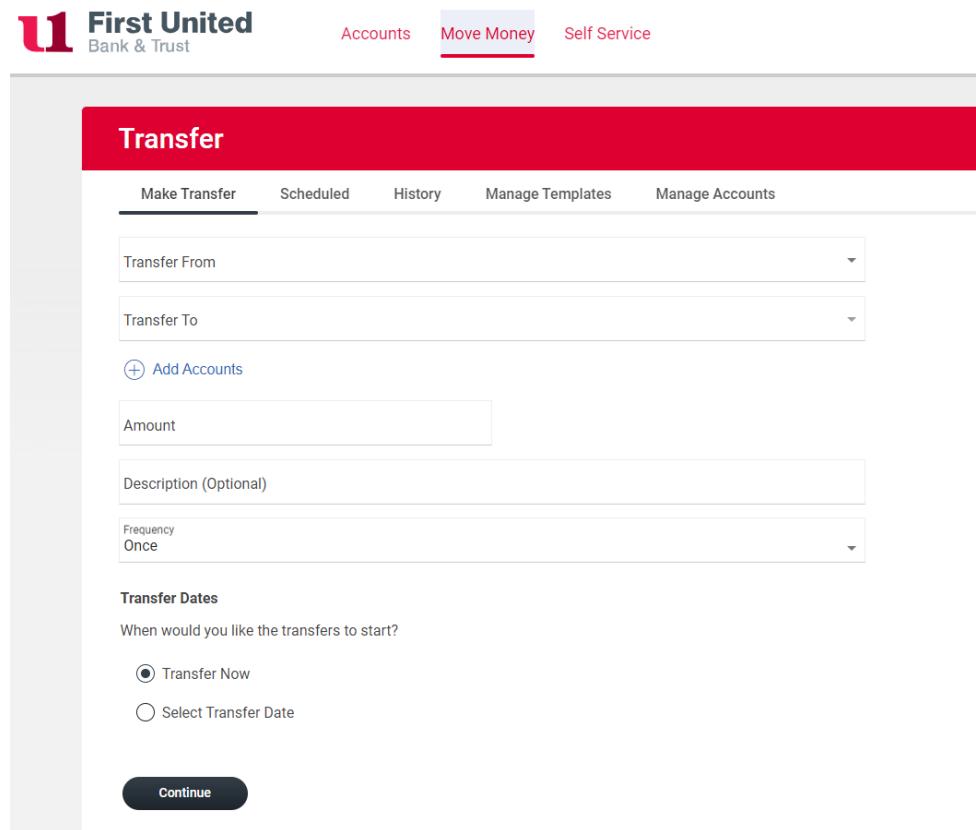
Under the **Accounts - Reports Menu** is where you will request downloads and reports. Now your download requests can be for an unlimited amount of transaction history without constraints on the number of completed transactions or activity period (for example you can request an entire tax year). Additionally, you're your download requests that retrieve large sets of activity data will automatically process in the background and allow you to receive an optional email alert when the download file is ready to be accessed while you continue to use other features throughout the site.

MOVE MONEY

The **Move Money** menu is where you will make internal and external transfers, pay bills, or pay other people.

Transfer

Select the **Transfer** link to make an internal or external transfer between your accounts. Add new external bank accounts to transfer money with and to view your prior transfer activity.



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Accounts **Move Money** Self Service

Transfer

Make Transfer Scheduled History Manage Templates Manage Accounts

Transfer From

Transfer To

[+ Add Accounts](#)

Amount

Description (Optional)

Frequency
Once

Transfer Dates

When would you like the transfers to start?

Transfer Now

Select Transfer Date

Continue

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Loan Payment

If you have loans with our institution, then use the **Loan Payment** link to draw on a loan or to make a payment to a loan.



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Accounts Move Money Self Service

Loan Payment/Transfer

Make Payment Scheduled History Manage Templates Manage Accounts

Transfer From

Transfer To

Installment Loan

[+ Add Accounts](#)

Payment option

Regular Payment

Amount: \$250.50

Additional amount
\$0.00

Total Amount: \$250.50

Description (Optional)

Frequency

Once

Transfer Dates

When would you like the transfers to start?

Transfer Now

Select Transfer Date

[Continue](#)

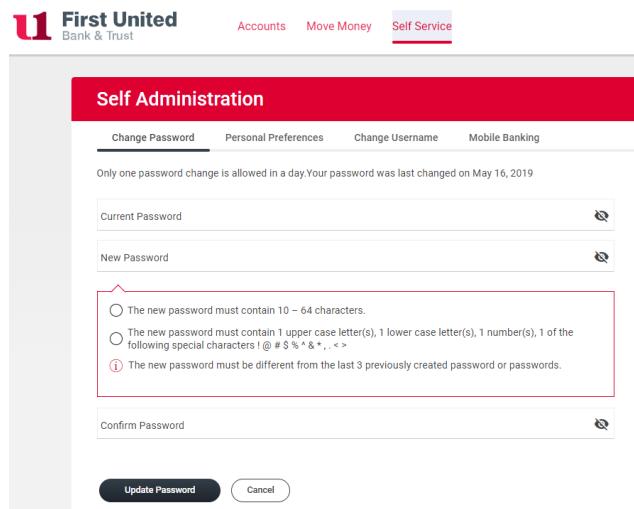
Retail Bill Pay

To pay bills, add new payees and see prior bill payment activity then select the **Retail Bill Pay link**. As part of migrating, the existing payees and payments you had set up will port over to the new banking experience.

SELF SERVICE

SELF ADMINISTRATION

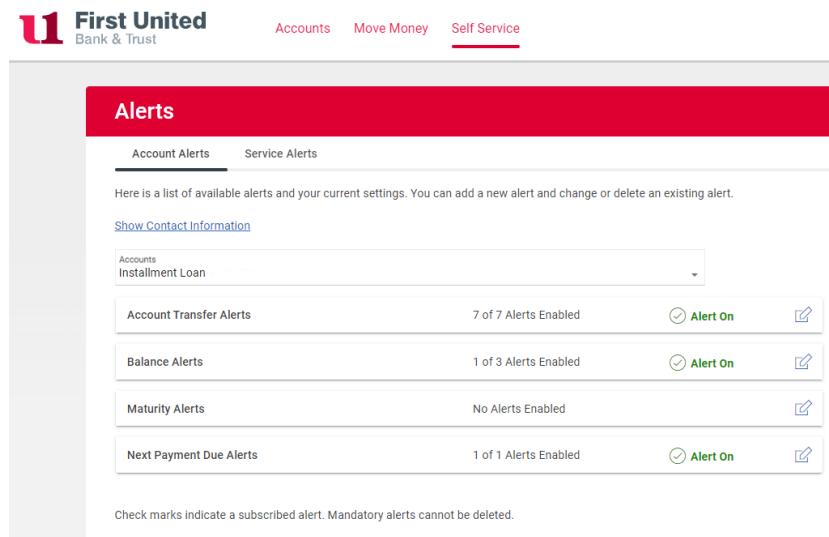
Self Administration is where you will manage your password, email, telephone numbers, and username.



The screenshot shows the 'Self Administration' page with the 'Change Password' tab selected. It includes fields for 'Current Password', 'New Password', and 'Confirm Password'. A red box highlights password requirements: 'The new password must contain 10 – 64 characters.', 'The new password must contain 1 upper case letter(s), 1 lower case letter(s), 1 number(s), 1 of the following special characters ! @ # \$ % ^ & * , < >', and 'The new password must be different from the last 3 previously created password or passwords.' Below the form are 'Update Password' and 'Cancel' buttons.

ALERTS

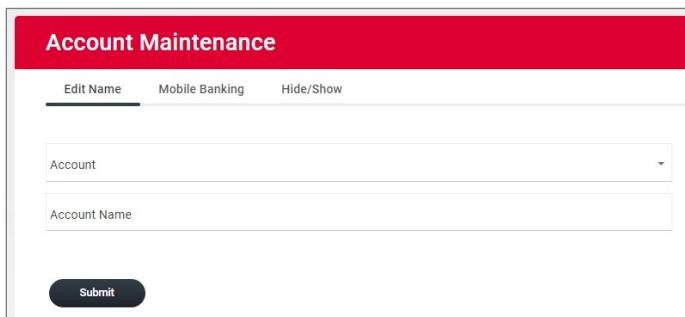
Your contact information and alert quiet time can be viewed and changed through the **Show Contact Information** link at the top of the page. Conversely, the information can be hidden by clicking the **Hide Contact Information** link. A **Yes/No** slide button allows you to easily subscribe to or unsubscribe from certain alerts.



The screenshot shows the 'Alerts' page with the 'Account Alerts' tab selected. It lists alerts for 'Accounts' (Installment Loan), 'Account Transfer Alerts' (7 of 7 Alerts Enabled, Alert On), 'Balance Alerts' (1 of 3 Alerts Enabled, Alert On), 'Maturity Alerts' (No Alerts Enabled), and 'Next Payment Due Alerts' (1 of 1 Alerts Enabled, Alert On). A note at the bottom states: 'Check marks indicate a subscribed alert. Mandatory alerts cannot be deleted.'

Account Maintenance

Use **Account Maintenance** to add or update the nicknames you use on your accounts. Additionally, if you want to control the display of an account use the **Hide/Show** tab to mark accounts to hide.

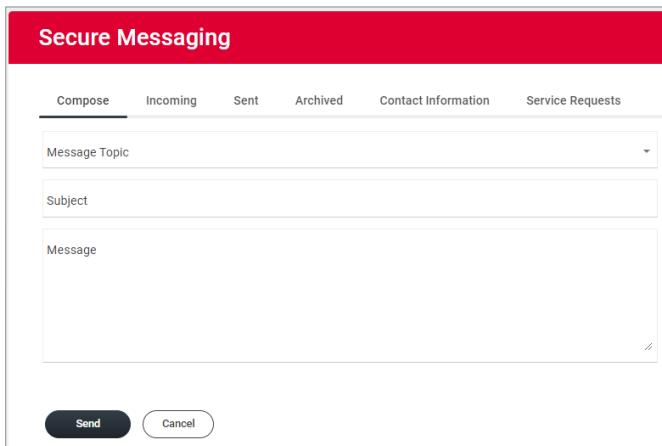


The screenshot shows a web page titled "Account Maintenance" with a red header. Below the header are three tabs: "Edit Name" (which is selected), "Mobile Banking", and "Hide/Show". The main content area contains two input fields: "Account" and "Account Name". At the bottom is a "Submit" button.

SECURE MESSAGING

The **Secure Messaging** page is comprised of the following tabs: **Compose**, **Incoming**, **Sent**, **Contact Information**, **Archived**, and **Service Requests**.

Use **Compose** to reach out to us about any of your Personal Online Banking questions or concerns. Use **Incoming** to view any of the messages we've sent to you. Use **Sent** to view any of the messages you've sent to us. The **Archived** tab includes any of the messages from us that you've chosen to keep.



The screenshot shows a web page titled "Secure Messaging" with a red header. Below the header are six tabs: "Compose" (selected), "Incoming", "Sent", "Archived", "Contact Information", and "Service Requests". The main content area contains three input fields: "Message Topic", "Subject", and "Message". At the bottom are "Send" and "Cancel" buttons.

The **Contact Information** tab is where you will find our contact information.

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Service Requests tab is where you will go to access forms for requesting actions like changing your address, ordering checks, requesting statement copies, or requesting a replacement debit (Note: there may be a fee assessed for a replacement).

Secure Messaging

Compose Incoming Sent Archived Contact Information Service Requests

Change of Address
Submit a request to change your account/personal address.

Copies
Request photocopies of checks or statements. NOTE: There may be a fee assessed for this service!

Reorder Checks/Deposit Books
Request check or deposit book re-orders for your accounts.

CONTACT INFORMATION

If you have any questions or concerns about this upgrade to your Personal Online Banking experience, please contact our Customer Service Center at 1-888-692-2654.