

ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with First United Bank & Trust ("Required Information"). With your consent, we can deliver such Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read these disclosures and consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

You have elected to receive communications electronically via the First United Online delivery service instead of by mail. Your account statement will continue to be processed on your regular statement-processing day and posted online. **First United Bank & Trust** will send you an e-mail notifying you that your statement is available for viewing, the email will be from customerservice@MyBank.com. You will be required to use your Online Banking User ID, Password, and Enhanced Security information to gain access to Online Banking before you can view, print, or save your electronic documents. This agreement also provides consent to receive disclosures, agreements, notices, and other required IRS tax forms for your accounts through the same online delivery service described above.

By making this election, you agree to be bound by all the terms and conditions of this agreement, your **My Bank Online Internet Banking Agreement & Disclosures** and to all rules, regulations, and procedures applicable to your account(s) and any other contract for services you may have with First United Bank & Trust. You also agree to be bound to procedures established for this service as outlined below, as may be amended from time to time.

Statement of electronic disclosures: First United Bank & Trust, 12892 Garrett Highway, Oakland, MD 21550

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

You agree that:

1. Your Statements, Notices, Tax forms will be made available within My Bank Online Internet Banking services in a PDF format. You must have the most current version of Adobe Reader to read and save your electronic documents. You will be able to print, and/or save them to your computer. Your joint owner(s), if enrolled in My Bank Online Internet Banking Services will also be able to view the documents for each enrolled account.
2. You agree to contact us immediately if you cannot access your electronic documents or are unable to install the latest version of Adobe Reader.
3. After enrollment, the conversion to electronic document format will occur after your next monthly paper statement.
4. You will receive an email when your electronic document(s) is/are available for your review. This includes statements, electronic notices of account rate changes and overdrafts, IRS required tax forms, among other documents. In a timely manner, it is important to review these documents for any errors or for any additional information about your account. You understand that this consent authorizes First United Bank & Trust to provide account related disclosures electronically. Examples of disclosures include, but are not limited to, any disclosures as may be required under the Truth in Lending Act, Privacy Policy, Truth in Savings Act, Electronic Funds Transfer Act, Funds Availability Act, and Check Clearing for the 21st Century Act.
5. You will maintain a current email address. If you use an email filter, our emails to you may be blocked by your Internet Service Provider. We are not responsible for blocked emails.
6. For deposit statements, customer will receive electronic and paper for current cycle, only electronic from next cycle on. For loan statements, customer will be immediately setup with the new document delivery method. For both loan and deposit notices and tax forms, any changes to document delivery method will be implemented immediately.
7. If you request a paper copy of your account documents, though one was delivered to you electronically, you may incur a fee. Please refer to our Consumer/Commercial Product and Services Pricing Guide for any additional fees. Contact us for a copy.
8. Documents for open accounts will be available to you through My Bank Online Internet Banking for a maximum of 7 years. Once an account has closed, you will have access to statements on non-interest bearing accounts for 30 days, and interest bearing accounts until February of the following year.

Required Software/Hardware

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; **or** Windows
- Operating System: Windows 7, 8, 8.1, 10; **or** Mac OS X

- Browser: Internet Explorer; Chrome; Firefox; Safari (MacOS); **or** Opera (Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Withdrawing Consent

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please call us. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

I have read the information about the use of electronic records, disclosures, notices, and email, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update your email address and security information within My Bank Online Internet Banking under the Customer Service option, "Manage Contact Information". You may also update other information relating to your account by contacting us using any of the contact information listed below or by visiting your local community office. Please do not send confidential information to us through email.

Contact Information

Call our Customer Care Center at 1-888-692-2654

Write us at: First United Bank & Trust, 12892 Garrett Highway, Oakland, MD 21550

Email us at: customerservice@MyBank.com

Termination or Changes of Ecommunication Information

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of such termination or change as required by law.