First United
Bank & Trust

Kelly C. Effland, CFP®

Wealth Advisor Associate

Kelly is a Wealth Advisor Associate with First United Bank & Trust. Kelly has 5 years of experience in the financial services industry specializing in wealth management, estate planning, trust administration and financial planning for clients. Kelly serves a select group of families and businesses who are focused on growing, protecting and preserving wealth for their families, business and non-profit organizations.

At First United, we understand that growing wealth is just as important as protecting wealth; and both require a well balanced thought-out strategy. Our wealth management process lays the foundation for success by creating a comprehensive picture of our client's unique goals, time frame and financial situation, so we can customize our investment management services to fit your needs. Once we understand your goals and beliefs, we can align investment, estate planning and trust solutions to help you achieve what matters most - your future!

Education & Credentials

- Bachelor of Science, Business Administration with a Concentration in Financial Planning - Shepherd University, Shepherdstown, WV
- Certified Financial Planner™
- Series 7 and 65 Licenses
- Maryland Life and Health Insurance License

Community Involvement

- Junior League of the Eastern Panhandle - Treasurer

Areas of Focus

- Wealth Management
- Investment Management
- Retirement Planning
- Estate Planning

Kelly is currently accepting new clients and appreciates your referrals. She welcomes the opportunity to meet with you to learn about your specific situation and explore whether she can be of benefit to you. Please contact her today.

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