

Checking Accounts

My Money Works Checking

This account is a checkless account. Free Visa Check Card, online banking, mobile banking, mobile deposit, Zelle, and bill payment.*

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

Minimum Deposit to Open	\$1.00
Monthly Service Charge	No Charge
Foreign ATM Fee ¹	\$3.00
Assisted Transfers by Phone or In-Person.....	No Charge
Overdraft Fee.....	No Charge

Statement Options:

eStatement ²	No Charge
Paper Statement.....	\$2/month

*Any account feature may be limited in the event of fraud or other questionable account usage.

Currency / Coin Orders.....\$1.00/strap or \$0.15/roll

Coin Machine Usage:

Customers	No Charge
Non-Customers	15% of total

Wire Services (Customers only)

Domestic Incoming	\$15.00
Domestic Outgoing	\$25.00
International	\$50.00

19 S. 2nd Street,
Oakland, Maryland 21550
Customer Service Center:1-888-692-2654
First United Bank & Trust - Routing Number: 052100987

NSF Return Item Fee.....	No Charge
Statement Reconciliation	\$40.00/hour (minimum)
Research / Statement Printing..	\$5.00/item or \$40.00/hour
Stop Payment Orders	\$35.00/item
Official Checks (Customers Only)	\$10.00/each
Escheat Fee ³	\$60.00
Early Account Closing.....	No Charge
Charged Off Account.....	No Charge
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

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.

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

¹If 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.

²Require enrollment in online banking.

³State limitations may restrict Escheat Fee amount.