



REQUIRED ONLINE ACCOUNT DISCLOSURES Effective February 2022

Agreement to Receive Electronic Disclosures and Notices Deposit Account Online Disclosures Consumer Products & Services Pricing Guide

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records. You may save a copy by downloading to your hard drive or by printing this PDF. If you do not consent to receive account disclosures and agreements electronically, you should not proceed further as we will not be able to open your deposit account online. You may call our Customer Care Center at 1-888-692-2654 or visit any of our locations to open your account in person.

Important information will be furnished to you electronically. Agreement to Receive Electronic Disclosures and Notices

This disclosure documents your consent to conduct transactions electronically and to receive electronic disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent.

You understand, prior to consenting and opening an account online, that:

1. Your consent applies only to disclosures and notices regarding your online deposit account. A separate enrollment is necessary to receive online statements.
2. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain copies free of charge by calling us or writing us at the number or address listed below;

System Requirements to Access the Information. The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are the latest commercially accepted browser versions offered by the vendor and the hardware required by the vendor to operate the browser version. For maximum security, always use the latest version of a browser. Beta versions of browsers and operating systems are not recommended or supported. Additionally, if a browser or operating system is no longer supported by the vendor, it will no longer be supported by our system.

To retain a copy for your records, your system must have the ability to download or print PDF files. You must have software, which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® (available for downloading at <https://get.adobe.com/reader/>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

First United Bank & Trust

12892 Garrett Highway, Oakland, MD 21550
customerservice@MyBank.com | 1-888-692-2654

You are requesting to open one of the following accounts online. This document contains disclosures and account information for the following First United products, which are available to open.

- **Freedom First Checking Account**
- **YouFirst Checking Account**
- **YouFirst Plus Checking Account**
- **YouFirst Platinum Checking Account**
- **My Personal Savings**
- **My Personal Money Market**

We may change the consumer account products and services described in this schedule at any time by adding, deleting, or amending our existing terms and conditions. We may add new accounts or services and convert or discontinue existing accounts or services from time to time. For additional information regarding your account, see our **Deposit Account Agreement "Terms and Conditions of Your Account"**

Your Savings Starts Now!

Your benefits start immediately. To discover deals on shopping and travel or find details about protective services, follow these steps:



Enroll in BaZing

Your Community Office Associate has already enrolled you in BaZing, as part of your account opening process.



Download the tools

Visit the App Store on your smartphone to locate and download the **YouFirst App** and the **My Bank Mobile Personal App**.



Find exclusive savings, discounts and protective services the YouFirst account offers anytime, anywhere!



View transaction history, pay bills or friends, make a mobile deposit and more using your mobile device.



Explore and Enjoy!

Now that you have the tools you need, explore these apps or BaZing.com. Be sure to track all of your savings using the Savings Calculator and share your experiences with us!



Having trouble? Reach out to any Community Office. We would be happy to walk you through the process or demonstrate for you using our in-branch tools.

Welcome to BaZing!

BaZing products and services are available to customers enrolled in an eligible checking account with a participating institution.

To access a complete description of all benefits and services, visit the BaZing website at www.BaZing.com.

If you have questions about BaZing benefits, call BaZing Customer Service at 855.822.9464 (8 a.m. - 5 p.m. CT, Monday - Friday).



ID Theft Aid

Personal Identity Theft*

Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Theft Guide to Benefits for a complete list of terms and conditions. The \$5,000 lifetime benefit is divided equally among joint account holders.

Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in canceling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

Identity Restoration

Identity Restoration services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.



Cell Phone Protection*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions outlined in the Cellular Telephone Protection Guide to Benefits.

Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$400 per claim and \$800 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged. A claim form may be downloaded at BaZing.com or by calling BaZing.
2. When submitting a claim you must provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.



Travel Accidental Death Insurance*

This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death insurance Guide to Benefits for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.



Buyer's Protection and Extended Warranty*

Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles...just to name a few.

To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your BaZing related checking account. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the protected product. It also doubles the product warranty period up to one year. For additional terms and conditions about Buyer's Protection and Extended Warranty, view the Guide to Benefits.



Roadside Assistance

The benefit provides roadside service for up to \$80 per occurrence limit. There will be one occurrence for the same service during any continuous seven-day period and a maximum of four services per twelve-month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. Refer to the Roadside Assistance Terms and Conditions at www.BaZing.com for a complete list of terms and conditions.



Billshark

Billshark helps you get the best rate from service providers for internet, cell phone, cable, satellite, home security, and more. Billshark can also find recurring subscriptions you no longer need and help with cancelation. BaZing members receive preferred pricing for Billshark services, which will be reflected in the cart at sign-up. Billshark requires activation.



Health Savings Card

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available online at www.BaZing.com. The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.



Pet Insurance

Sign up for Carefree Pet Plus Insurance at preferred pricing through BaZing. In addition to pet insurance, the benefit includes ID tags linked to Pet Cloud where you can store additional information about your pet. It also includes 24/7 Virtual Pet, discounts on pet medication, warranty protection for damage from pets on home items, and more! To use the pet insurance go straight to any licensed vet, and send in the claim form and invoices for services. You can visit any vet in the country and there are no breed or age restrictions.



Savings Network

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to www.BaZing.com and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.

The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on the BaZing.com website, the full terms and conditions will control in all respects.

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

***Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.**



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Or login at BaZing.com to get started.

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Payment Card Fraud Resolution

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Identity Restoration

Identity Restoration services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.



Cell Phone Protection*

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Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$600 per claim and \$1,200 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

Requirements Information

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2. When submitting a claim you must provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.



Travel Accidental Death Insurance*

This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death insurance Guide to Benefits for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.



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Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles...just to name a few.

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Pet Insurance

Sign up for Carefree Pet Plus Insurance at preferred pricing through BaZing. In addition to pet insurance, the benefit includes ID tags linked to Pet Cloud where you can store additional information about your pet. It also includes 24/7 Virtual Pet, discounts on pet medication, warranty protection for damage from pets on home items, and more! To use the pet insurance go straight to any licensed vet, and send in the claim form and invoices for services. You can visit any vet in the country and there are no breed or age restrictions.



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First United Bank & Trust

12892 Garrett Highway
Oakland, Maryland 21550
1-888-692-2654

YouFirst Plus Checking Account

Truth in Savings Disclosure

Rate Information

The Interest Rate paid on the entire balance in your account will be 0.027%,
with an Annual Percentage Yield of 0.03%.

Frequency of Rate Changes

We may change the Interest Rate and Annual Percentage Rate on your account at any time.

Determination of Rate

At our discretion, we may change the Interest Rate and Annual Percentage Rate on your account.

Minimum-Balance Requirements

\$1 minimum deposit is required to open this account.

Compounding and Crediting Frequency

Interest will be compounded every month.

Interest will be credited to your account every month.

Daily Balance Computation Method

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

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Identity Monitoring

Scans online sources known for illegally buying and selling personal information, such as your stolen passwords, Social Security number, and date of birth, and notifies you if your identity may be at risk. Activation for this benefit is required. To activate identity monitoring, please go to www.bazing.com, click on the Protection Category and follow the easy sign-up steps.

Credit Monitoring

Your credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, we will notify you so that you can confirm whether the suspicious activity is fraudulent. You'll also receive a quarterly credit report and updated credit score. Activation for this benefit is required. To activate credit monitoring, please go to www.bazing.com, click on the Protection Category and follow the easy sign-up steps.



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First United Bank & Trust

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Oakland, Maryland 21550
1-888-692-2654

YouFirst Platinum Checking Account

Truth in Savings Disclosure

Rate Information

The Interest Rate paid on the entire balance in your account will be 0.046%,
with an Annual Percentage Yield of 0.05%.

Frequency of Rate Changes

We may change the Interest Rate and Annual Percentage Rate on your account at any time.

Determination of Rate

At our discretion, we may change the Interest Rate and Annual Percentage Rate on your account.

Minimum-Balance Requirements

\$1 minimum deposit is required to open this account.

Compounding and Crediting Frequency

Interest will be compounded every month.
Interest will be credited to your account every month.

Daily Balance Computation Method

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

First United Bank & Trust

12892 Garrett Highway
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1-888-692-2654

My Personal Money Market

Truth in Savings Disclosure

Rate Information

The Interest Rate for your account with the Annual Percentage Yield is listed below. Your Interest Rate and Annual Percentage Yield may change. We may change the interest rate on your account monthly.

Tier 1 – If your daily balance is less than \$10,000 the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Tier 2 – If your daily balance is \$10,000 or more, but less than \$50,000 the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Tier 3 – If your daily balance is \$50,000 or more, but less than \$100,000 the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Tier 4 – If your daily balance is \$100,000 or more, but less than \$500,000 the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Tier 5 – If your daily balance is \$500,000 or more, but less than \$1,000,000 the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Tier 6 - If your daily balance is \$1,000,000 or more, the Interest Rate paid on the entire balance in your account will be _____ % with an Annual Percentage Yield of _____ %.

Compounding and Crediting

Interest will be compounded monthly. Interest will be credited to your account every month.

Minimum-Balance Requirements

A minimum deposit of \$1.00 is required to open this account and maintain this amount each day to earn the disclosed Annual Percentage Yield each day.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Transaction Limitations

You may make deposits into your account at any time or in any amount.

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

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My Personal Savings Account Truth in Savings Disclosure

Rate Information

The Interest Rate for your account with the Annual Percentage Yield is listed below.

0.096 % Interest Rate 0.10 % Annual Percentage Yield

Determination of Rate

At our discretion, we may change the Interest Rate on your account.

Frequency of Rate Changes

Your Interest Rate and Annual Percentage Yield may change the first Tuesday of each month.

Compounding and Crediting

Interest will be compounded monthly once balance has reached \$100 and be credited to account monthly.

Minimum Balance Requirements

A \$1.00 minimum deposit is required to open this account and maintain this amount each day to earn the disclosed Annual Percentage Yield.

Daily Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest will continue to be earned as long as \$100 minimum balance is maintained daily.

Accrual of Interest on Noncash Deposits

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations

You may make deposits into your account at any time or in any amount.

Additional Terms and Conditions

- Please refer to the *Consumer Products & Services Pricing Guide* for additional information about charges.
- We reserve the right at any time to require not less than seven (7) days' notice in writing of withdrawal from an interest bearing account.

Checking Accounts

Freedom First Checking

Minimum Deposit to Open	\$1.00
Monthly Service Charge.....	No Charge
Foreign ATM Fee ⁵	\$3.00

Statement Options:

eStatement ⁶	No Charge
Paper Statement with Safekeeping ¹	\$5/month*
Paper Statement with Images	\$5/month*

* Primary customers age 62+ are not charged for paper statements.

YouFirst Checking

Minimum Deposit to Open	\$1.00
Monthly Service Charge.....	\$7/month*
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month)	No Charge
Stop Payment Orders (up to 5 per month)	No Charge
Assisted Transfers by Phone	No Charge

Statement Options:

eStatement ⁶ or Paper Statements	No Charge
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* Primary customers under 18 years of age will not be assessed the monthly service charge for this account.

YouFirst Plus Checking (Interest Bearing)

Minimum Deposit to Open	\$1.00
Monthly Service Charge.....	\$9/month*
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month)	No Charge
Stop Payment Orders (up to 5 per month)	No Charge
Assisted Transfers by Phone	No Charge

Statement Options:

eStatement ⁶ or Paper Statements.....	No Charge
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*Avoid the monthly service charge of \$9 by maintaining a \$2,500 average monthly balance in this account.

YouFirst Platinum Checking (Interest Bearing)

Minimum Deposit to Open	\$1.00
Monthly Service Charge.....	\$10/month
Foreign ATM Fee ⁵	No Charge
Official Checks (up to 2 per month)	No Charge
Stop Payment Orders (up to 5 per month)	No Charge
Assisted Transfers by Phone	No Charge

Statement Options:

eStatement ⁶ or Paper Statements.....	No Charge
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My Estate Checking

Minimum Deposit to Open	\$1.00
Minimum Daily Balance Requirements ⁷	No Charge

Savings Accounts

My Personal Savings & My IRA Savings

Minimum Deposit to Open.....	\$1.00
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My Personal Annual Saver

Closed before Disbursement.....	\$30.00 + Loss of Interest
Early Withdrawal	\$30.00

My Health Savings Account

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements ⁷	None

Investment Accounts

My Personal Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over.....	No Charge
\$0.00 to \$2,499.99.....	\$20.00/month

Includes choice of Check Safekeeping¹ or Images.

My Value Money Market

Minimum Deposit to Open.....	\$1.00
Minimum Daily Balance Requirements: ⁷	
\$2,500.00 and over.....	No Charge
\$0.00 to \$2,499.99.....	\$20.00/month

Includes choice of Check Safekeeping¹ or Images.

Annual Safe Deposit Box Fees

Late fee after 30 days	\$15.00
2x5	\$20.00
3x5	\$25.00
4x5	\$35.00
5x5	\$40.00
2.5x10	\$45.00
3x10	\$50.00
3.5x10	\$60.00
4x10	\$65.00
5x10	\$75.00
10x10	\$120.00
10x12	\$135.00
9x20	\$145.00

Additional Services & Pricing

- Overdraft Fee**\$42.00/item
- Plus, a \$5.99 Continuous Overdraft Fee per day that the account remains overdrawn beginning on the fourth consecutive business day the account is overdrawn
 - We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$10.00 after we finish processing for the day. Daily maximum amount charged is limited to \$240.00

The types of transactions that may be subject to an overdraft fee include, but are not limited to negotiable orders of withdrawal, any form of check, in-person withdrawals, drafts, or ACH withdrawals, online and telephone banking withdrawals, any other request used to transfer or withdraw funds out of your account by any means.

NSF Returned Item Fee No Charge

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.

Check Orders charged per Catalog Fee Schedule.
Currency / Coin Orders \$1.00/strap or \$0.15/roll
Coin Machine Usage:
Customers No Charge
Non-Customers 15% of total
Fee to Purchase Bond for Lost or Misplaced Official Bank Check 2% of the Face Value of the Check

Wire Services (Customers only)
Domestic Incoming\$15.00
Domestic Outgoing\$25.00
International\$50.00

Safekeeping Account - Check Copy Request¹ \$5.00/copy
Statement Reconciliation \$40.00/hour (minimum)
Research / Statement Printing .. \$5.00/item or \$40.00/hour
Stop Payment Orders² \$35.00/item
Official Checks (Customers Only) \$10.00/each
Escheat Fee³ \$60.00
Early Account Closing⁴ \$20.00
Charged Off Account \$50.00
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
Assisted deposit account transfers by phone \$5.00
Automatic Telephone Banking and Internet Banking initiated transfers using pre-encoded deposit withdrawal tickets are exempt.

IRA Disbursements

Automatic Transfer to Checking or Savings No Charge
Handling Fee per Check Disbursement \$2.00

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

¹ First United offers a safekeeping option, whereby the bank will keep electronic images of your cancelled checks. To sign up for this service, which may reduce the service charges that apply to your account, please contact us.

² Cost does not apply to My Personal Savings Account.

³ State limitations may restrict Escheat Fee amount.

⁴ Fee charged if account is closed within 90 days of the opening date.

⁵ Fee charged if you use an automated teller machine that is not operated by us. You may also be charged an additional fee by the operator of the machine and/or by an automated transfer network.

⁶ eStatements require enrollment in online banking service.

⁷ The minimum you must maintain each day of statement cycle to avoid fee.

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

What You Need to Know about Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer overdraft protection plans, such as a link to a **Personal Credit Line**¹ or a link to a **Savings Account**² which may be less expensive than our standard overdraft practices. To learn more, ask us about these options.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- **Checks and other transactions made using your checking account number**
- **Automatic bill payments**

First United will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- **ATM transactions**
- **Everyday debit card transactions**

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we do **not** authorize and pay an overdraft, your transaction will be declined.

If no action is taken, we must assume that you **DO NOT** want Overdraft Protection to cover your ATM and everyday debit card transactions.

☐ **I WANT First United to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☐ Opt-in All My Applicable Accounts

☐ Opt-in **only** to these Accounts (Please provide the account numbers)

Printed Name _____

Date _____ Contact Phone Number _____

FOR INTERNAL USE ONLY

Date Received _____ Date Processed _____ Initials _____

What fees will I be charged if First United pays my overdraft?

Under our standard overdraft practices:

- **We will charge you a fee of up to \$42 each time we pay an overdraft.**
- **If the account is overdrawn for 4 or more consecutive calendar days, we will charge an additional \$5.99 per day.**
- **The maximum number of overdraft fees we will charge will not be greater than \$240.00 per day.**
- **When we determine your account is overdrawn by a total of less than \$10.00, after we finish processing for that day, we will not charge Overdraft Item Fee(s).**

What if I want First United to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions contact us by:

1. Calling 1-888-692-2654
2. Visiting MyBank.com/overdraft for more information **OR**
3. Completing the form below and mailing to:

First United Bank & Trust
12892 Garrett Highway
Oakland, MD 21550

¹ Personal Credit Lines are subject to credit approval

² Transfers and withdrawals to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order is limited to only six (6) per month or statement cycle



1-888-692-2654 MyBank.com