

Round-Up Programs Terms and Conditions

This Agreement: This Agreement is an addendum to your Debit Card Agreement with First United Bank & Trust. You accept these Terms and Conditions when you enroll in First United Bank & Trust's Debit Card Round-Up Program ("Savings"), herein known as "the Program."

Account Descriptions: First United Bank & Trust accountholders with an Eligible Checking Account may elect to participate in the Round-Up Program as set forth below. Eligible Checking Accounts include all First United Bank & Trust checking account options with the exception of any Health Savings Accounts (HSA). Your Eligible Checking Account must have an active Debit Card enrolled in the Program to allow you to conduct transactions that will allow you to generate automatic. Your Round-Up transactions are funds you have elected to transfer to a designated First United Bank & Trust savings account ("Round-Up Savings Account") for personal use.

Round-Up Transactions: Each qualifying transaction you make using your enrolled Debit Card will round up to the nearest dollar and funds will be transferred into your Round-Up Savings Account. Qualifying debit card transactions include both signature- and PIN-based transactions, including online purchases and automatic or recurring bill payments paid with your debit card. ATM transactions do not qualify. You will be able to track all of your transactions under the Program in Online Banking daily and through your monthly statement.

Round-Up Programs ("Savings"): When enrolling your Debit Card in the Program, you must select Savings.

Round-Up to Savings: First United Bank & Trust's Round-Up to Savings Program helps individuals establish and/or build a savings account they can use for future needs. Each qualifying transaction you make using your enrolled Debit Card will round up to the nearest dollar and funds will be transferred into your designated First United Bank & Trust Round-Up Savings Account. (You may also elect to add an additional whole dollar amount to your Round-Up election.) The transfers for some purchases may take up to two business days to complete. FIRST UNITED BANK & TRUST will not round-up purchases posted for any transaction in which you do not have sufficient funds in your Eligible Checking Account and the round-up transfer will be cancelled for that transaction. Transfers will resume the following day, or on the next day that sufficient funds are available. However, based on the daily transfers to the Round-Up Savings Account, there is a chance that your checking account could become overdrawn when making purchases the following day. Therefore, it is important that you keep track of your purchases and monitor your account frequently. A transfer being canceled will not automatically remove you from enrollment in the Program. If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to the Savings Account will not be reversed, and the transferred funds will remain in the Savings Account.

Eligibility/Enrollment: Enrollment in the Program is only available to FIRST UNITED BANK & TRUST customers with an Eligible Checking Account and a Debit Card associated with that checking account. Eligible Checking Accounts include all FIRST UNITED BANK & TRUST checking account options with the exception of any Health Savings Accounts (HSA). We reserve the right to determine in our sole discretion

whether a particular Checking Account and/or Debit Card account is eligible to participate in the Program. Once enrolled in the Program, your ability to generate Round-Up transfers will be based on the status of your associated account(s). If any of your associated accounts are in default, we reserve the right to prohibit you from generating Round-Up transfers and to disable the Program. Additionally, if any fraud or abuse related to the Round-Up transfers or funds occurs (as determined by us in our sole discretion), then your eligibility in the Program will be terminated.

Program Participation: Participation in the Program will continue without interruption as long as your Eligible Checking Account is open and in good standing and your Debit Card is active as defined in the applicable governing agreement, unless you notify us of cancellation. If you receive a new Debit Card for your Eligible Checking Account after enrollment, your enrollment in the Program will continue. There is no need to re-enroll in the Program. If your registered debit card is closed for any reason, your enrollment in the Program will be automatically cancelled. The Program is not subject to an annual program fee. You may cancel your participation at any time by calling 1-888-692-2654.

Right to Change/Modify/Cancel: The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit, including, without limitation, participation fees, or to cancel or temporarily suspend the Program at any time without prior notice. In the event the Program is cancelled, please check with FIRST UNITED BANK & TRUST for information.