

SMS Messaging Authentication Privacy Policy

This SMS Messaging Authentication Privacy Policy outlines the terms and conditions under which First United Bank & Trust may communicate with you via SMS ("Short Message Service"). By providing your consent to receive SMS messages from First United Bank & Trust, you agree to the terms outlined herein.

Privacy Policy for SMS Messages

This SMS Messaging Authentication Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information when you use our SMS messaging service for authentication. First United Bank & Trust complies with the Telephone Consumer Protection Act ("TCPA") and other relevant laws and regulations.

Opt-In Consent for SMS Communication

By providing your mobile phone number and opting in to receive SMS messages from First United Bank & Trust, you are expressly consenting to SMS messages. These SMS messages may include enrollment and other information for authentication purposes.

Opt-In Consent

There are two ways to Opt-In for consent to receive SMS messages from First United Bank & Trust. These are:

1. By sending an initiating text to First United Bank & Trust and providing Opt-In Consent for receiving SMS messages.
2. Verbal consent in discussion with a Customer Service Center associate providing Opt-In Consent for receiving SMS messages.

By submitting your consent and phone number, you are authorizing First United Bank & Trust to send you SMS messages and SMS notifications. Message/data rates apply.

Opt-Out Option

You have the right to opt out of receiving SMS authorization messages from First United Bank & Trust. To opt-out, simply reply to any SMS message received from us with the word "STOP". Once you opt-out, you will no longer receive SMS messages from us, except for confirmation of your opt-out request.

Information We Collect

We collect personal information that you provide to us when you engage in SMS messaging with us.

This may include:

- Your phone number
- Messages exchanged during the conversation.

We may use the information collected to respond to your inquiries and requests.

Data Security

We implement security measures to protect your personal information from unauthorized access, alteration, disclosure, or destruction. However, no method of transmission over the internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

Disclosure/Sharing of Information

Any information collected for the purpose of SMS communication will be handled in accordance with our SMS Messaging Authentication Privacy Policy. We will not share your mobile phone number or any other personal information with third parties for marketing purposes without your consent. No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. For additional information on how First United Corporation shares information we collect from consumers who have applied for or obtain a consumer product or service from us, please refer to our **Consumer Privacy Notice**.

Retention of Information

We retain your personal information for as long as necessary to fulfill the purposes outlined in this SMS Messaging Authentication Privacy Policy, unless a longer retention period is required or permitted by law.

Children's Privacy

Our service is not intended for children under the age of 13, and we do not knowingly collect personal information from children under this age. If you believe that we have inadvertently collected personal information from a child under 13, please contact us immediately, and we will take steps to delete such information.

Changes to this SMS Messaging Authentication Privacy Policy

We reserve the right to update or modify this SMS Messaging Authentication Privacy Policy at any time. Any changes will be effective immediately upon posting the revised SMS Messaging Authentication Privacy Policy on our website or through other communication channels. Your continued use of our service after the posting of any changes constitutes acceptance of those changes.

Data and Message Rates

Standard message and data rates may apply to SMS messages sent and received. You are solely responsible for any fees or charges incurred from your mobile carrier related to SMS communication with First United Bank & Trust. Please verify with your Mobile Network Operator such as Verizon, AT&T, T-Mobile, etc. for data and messaging standard rates.

Frequency of Messages

We strive to keep SMS communications to a reasonable frequency and relevance. You may expect

to receive SMS messages from us only when necessary for reminders, enrollment response to your inquiries. We do not engage in unsolicited marketing messages via SMS without your explicit consent.

By using our SMS messaging service, you consent to the terms of this SMS Messaging Authentication Privacy Policy.