TAP INTO WINTER REWARDS SWEEPSTAKES
OFFICIAL RULES & REGULATIONS

Eligibility

NO PURCHASE NECESSARY TO ENTER OR TO WIN. VOID WHERE PROHIBITED. The Sweepstakes is open to U.S. citizens or legal residents who are eighteen (18) years of age or older as of the date of entry. Eligible participants include consumer and business customers and First United Bank & Trust employees. Employees of First United Bank & Trust or an affiliate, and their immediate family members, are eligible to participate. Sponsor may require proof of identity, age, residency, account ownership, cardholder status, or other eligibility requirements.

How to Enter

Eligible entries must be earned during the Sweepstakes Period and are subject to verification using First United Bank & Trust records. Entries generated through fraud, misrepresentation, script, macro, bot, or other automated means will be disqualified.

Debit Card Activity. An eligible participant receives one (1) entry for each qualifying debit card purchase that posts and settles to an eligible consumer or business checking account during the Sweepstakes Period. Qualifying purchases include tap, swipe, insert, online, phone, and mail-order debit purchases. Purchase refunds or reversals, ATM transactions, cash advances, balance inquiries, fees, gambling transactions, loan payments, declined transactions, disputed transactions, fraudulent transactions, and transactions prohibited by law do not qualify.

Transactions made on separate cards tied to one checking account will be attributed to that checking account and will not be combined across separate accounts.

Digital Banking Activity. An eligible participant receives one (1) entry for each qualifying activity completed and verified during the Sweepstakes Period:

- Enroll in Online Banking or Mobile Banking, including downloading and activating the mobile app.
- Enroll in eStatements.
- Set up an eligible account alert.
- Add an eligible First United debit card to a supported digital wallet or card-on-file service.
- Complete an eligible Mobile Deposit.
- Enroll in Credit Insights.
- Schedule or complete an eligible bill payment through First United digital banking.

Consumer Lending Activity. An eligible participant receives the entries listed below for submitting a qualifying consumer credit application or completing a qualifying financial consultation during the Sweepstakes Period. Approval, acceptance, or funding of a loan is not required to receive an entry.

- Personal loan application: twenty-five (25) entries.
- Credit card application: twenty-five (25) entries.
- Vehicle loan application: fifty (50) entries.
- Home equity loan or line of credit application: seventy-five (75) entries.
- Mortgage or refinance application: one hundred (100) entries.
- Commercial credit products (100 entries)
- Complimentary financial consultation with an eligible First United lender: ten (10) entries.

Alternate Method of Entry. To enter without making a purchase, opening or maintaining an account, using a banking service, or applying for credit, hand-print your full name, complete mailing address, telephone number, email address, and date of birth on a 3-inch by 5-inch card and mail it in a stamped, hand-addressed envelope to: First United Bank & Trust, Attn: Tap Into Winter Rewards Sweepstakes Entry, 19 South Second Street, Oakland, MD 21550. Mail-in entries must be postmarked by February 28, 2027, and received by March 7, 2027. Each request must be mailed separately. Mechanically reproduced and bulk entries are prohibited. Each valid mail-in request will receive one (1) entry, subject to an overall limit of one hundred (100) entries per individual during the Sweepstakes Period.

Sweepstakes Period

The Tap Into Winter Rewards Sweepstakes begins at 12:01 a.m. Eastern Time on November 27, 2026, and ends at 11:59 p.m. Eastern Time on February 28, 2027. Sponsor's systems are the official timekeeping devices. Qualifying transactions and activities must post, settle, or otherwise be verifiable during the Sweepstakes Period.

Prizes and Random Drawing

First United Bank & Trust will select three (3) potential winners at random from all eligible entries received. The drawing will take place in March 2027 on or about March 31, 2027. A person may win no more than one prize. Odds of winning depend on the total number of eligible entries received.

- Grand Prize: 200,000 ScoreCard Rewards® points.
- First Place Prize: 80,000 ScoreCard Rewards® points.
- Second Place Prize: Financial Fresh Start Bundle.

ScoreCard Rewards points are subject to applicable program terms, conditions, availability, expiration, and redemption requirements. A ScoreCard Rewards prize may require an eligible First United checking account and ScoreCard Rewards relationship. Prizes are non-transferable. Sponsor may substitute a prize of equal or greater value if the advertised prize becomes unavailable. Information concerning a prize may be reported to state and federal revenue authorities. Winners are responsible for all applicable taxes and should consult a personal tax advisor.

Winner Verification and Notification

A potential winner is not an official winner until eligibility has been verified and notification of completed verification has been provided. Potential winners will be contacted using information contained in the entry or Sponsor's records and may be required to complete an affidavit or declaration of eligibility, liability/publicity release where lawful, and applicable tax documentation within five (5) business days. If a potential winner cannot be contacted, does not respond on time, is ineligible, declines the prize, or fails to comply with these Official Rules, the prize may be forfeited and an alternate potential winner may be selected. Prizes will be awarded or credited within thirty (30) days after verification. Winners will be announced on or around March 31, 2027 at MyBank.com/sweeps.

Publicity

Except where prohibited by law, acceptance of a prize constitutes permission for First United Bank & Trust to use the winner's name, city and state, image, voice, statements, and prize information in a press release, advertisement, social media post, or other promotional material without additional compensation or notice. Sponsor may require a separate publicity release.

Waiver of Liability

By participating, each entrant agrees to be bound by these Official Rules, including all entry requirements, and to waive claims against First United Bank & Trust, the prize issuer, and each of their respective parents, affiliates, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives, advertising and promotion agencies, service providers, and all other companies associated with the Sweepstakes, together with their respective officers, directors, employees, agents, and representatives (collectively, "Released Parties"), for any injury, damage, or loss that may occur, directly or indirectly, in whole or in part, from participation in the Sweepstakes or receipt, possession, use, misuse, or redemption of a prize, except to the extent such waiver is prohibited by law.

General Conditions

Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, delayed, damaged, postage-due, or undelivered entries, transmissions, or notifications; posting or settlement delays; inaccurate account or contact information; printing or typographical errors; interrupted or unavailable networks, websites, wireless services, systems, or equipment; unauthorized or fraudulent transactions; or any human, mechanical, electronic, network, computer, telephone, wireless, mail, programming, or other error relating to the administration of the Sweepstakes, processing of entries, announcement of prizes, or Sweepstakes materials.

Any person who tampers with or abuses any aspect of the Sweepstakes, attempts to undermine its legitimate operation through cheating, deception, or unfair practices, or violates these Official Rules or applicable law may be disqualified and all associated entries declared void. Any deliberate attempt to damage the content or operation of the Sweepstakes

may be unlawful and subject to legal action. Sponsor has the sole right, subject to applicable law, to determine eligibility, disqualify entrants, interpret these Official Rules, and resolve disputes.

Sponsor reserves the right to cancel, suspend, modify, or terminate the Sweepstakes if a virus, bug, fraud, unauthorized human intervention, technical failure, force majeure event, or other cause corrupts or impairs the administration, security, fairness, integrity, or proper operation of the Sweepstakes. If canceled, Sponsor may select winners by random drawing from eligible, non-suspect entries received before cancellation. Sponsor may modify these Official Rules for clarification without materially changing the terms of the Sweepstakes. Sponsor's failure to enforce a provision does not waive that provision. Released Parties make no warranty, guaranty, or representation regarding a prize and disclaim implied warranties to the fullest extent permitted by law.

Use of Data

First United Bank & Trust may collect personal information in connection with the Sweepstakes, including a participant's name, mailing address, ZIP code, email address, telephone number, date of birth, account or card relationship, and activity needed to verify an entry. Sponsor may use the information to administer the Sweepstakes, verify eligibility, contact potential winners, award prizes, satisfy legal and regulatory obligations, and as otherwise permitted by First United Bank & Trust privacy policies. Privacy information is available at MyBank.com or by calling 888-692-2654 to request a mailed copy.

Sponsor; Trademarks

Sponsor: First United Bank & Trust, 19 South Second Street, Oakland, MD 21550. Member FDIC. ScoreCard Rewards® is a trademark of Fiserv, Inc., registered in the United States and other countries. Visa® is a trademark of Visa International Service Association, registered in the United States and other countries. Apple Pay® and Google Pay™ are trademarks of their respective owners. Use of a trademark does not imply endorsement by the trademark owner.