

Online Privacy Statement

Revised and effective February 2022

This online privacy notice applies to anyone who visits our website(s). It explains how we may collect, use and share information from your online visit to all First United Corporation website(s) and how we protect that information.

Our online services are intended for a U.S. audience. If you visit or use one of our online services, your information may be transferred or processed in the United States.

Depending on your relationship with us, you may receive and be covered by our Consumer Privacy Notice. Information that you provide to First United Corporation when you apply for or obtain a product or service from us to be used primarily for personal, family or household purposes is governed by our Consumer Privacy Notice. If you are such an applicant or customer, please refer to our **Consumer Privacy Notice** for additional information.

Collecting Information

When you visit our website(s) we may collect information about you when you browse or use our online services; register as a participant in one of our events; or complete a survey, contest or sweepstakes or other promotion; or use aggregation services such as those used to consolidate your financial account or information at one online location. We may collect technical information about your browser and the pages that you visit. For example, we may collect your computer system information such as your Internet Protocol (IP) address, domain name, system configuration, and settings. We may also collect any information you volunteer to us, such as feedback from surveys or contact information.

We may use cookies or other technology to track your online activity. Cookies are pieces of information stored directly on the computer you are using. The cookies allow websites that you visit to track your browsing activities conducted with your computer. Cookies allow us to personalize your visit to our website. The cookies used by us are NOT data miners or key stroke loggers and do not contain viruses. If you do not have an account with us and do not wish us to maintain information regarding your visit, please delete your cookies. To do this, you will need to follow your browser's instructions for disabling or deleting cookies. Your decision not to accept cookies could limit access to some of the services and offers that are available on our website.

Sharing Information

We may share information that we collect online with trusted third parties. Third party service providers with whom we share identifiable information are contractually obligated to keep the information confidential and to use the information only to provide the services we have asked them to perform.

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**.

Email

If you provide your email address to us, or if we obtain it from another source, we may use it to respond to any inquiries, to contact you about your account(s) or to let you know about products and services we are offering. Email transmitted across the Internet is normally not protected and may be intercepted and viewed by others. Our policy is to generally not include any non-public personal information in our responses unless we send this information using secure email. We advise our customers against sending any confidential or private information such as social security numbers and account numbers via unsecured email to us. Complying with this request will help prevent fraud and identity theft.

If we send you an email advertisement, instructions are included within the email on how to opt out of receiving future emails.

If you receive an email that claims to be from us but you are not sure, or if you think it is suspicious, do not click on any of the links in the e-mail. Forward those emails to abuse@mybank.com and we will investigate the email further in hopes that we may be able to identify and stop some of these scams from happening in the future! We can all work together to help improve our security online.

For additional information on First United Security, refer to our website: [MyBank.com/security](https://mybank.com/security)

Use of Online Surveys and Sweepstakes

We offer online surveys and sweepstakes from time to time. Online surveys are used so that we can gather information to better serve you. Based on the information you provide to us, we may inform you of available accounts and services. You are not required to complete online surveys, sweepstakes, or promotions. You should carefully review the rules of each sweepstakes or promotion in which you choose to participate as they may contain additional important information about First United's use of Personal Information about you. To the extent that the terms and conditions of each sweepstakes or promotion concerning treatment of your personal information conflict with this Online Policy, the terms and conditions will control.

Protecting Children's Online Privacy

The Children's Online Privacy Protection Act (COPPA) gives parents control over the information websites can collect from their kids. First United Corporation will not knowingly collect or retain personal information from children under thirteen (13) who use our website without first obtaining consent from their parents or legal guardians. For more information about the Children's Online Privacy Protection Act (COPPA) please refer to the Federal Trade Commission's website at <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.

Links

From time to time the Corporation may place links to other websites. The Corporation has no control over any other website and is not responsible for the content on any site other than this one. Users assume all responsibility when they go to other sites via the links on this page. First United Corporation recommends you review the online privacy notice on all other sites.

Mobile Privacy

For your convenience, the "Bank" offers you the ability to access some of our products and services through mobile applications. When you interact with us through Mobile Banking, we may collect information such as unique device identifiers for your mobile device, your screen resolution, and other device settings, information about your location, and analytical information about how you use your mobile device. We may ask your permission before collecting certain information (such as precise geo-location information) through the app. If you are a user of the MyBank app, please see our **Mobile Privacy Disclosure**.

Security / Protecting Online Applications

First United Corporation is committed to protecting the security of your personal information, including when it is transmitted online. Therefore, we utilize advanced Internet security technology to protect your personal financial information against unauthorized access. First United Corporation will never request personal information by means of e-mail or a pop-up window. User IDs and Passcodes are used to help safeguard access to your information through the website. As always, we strongly encourage you to assist us in that effort by not sharing your User ID and Passcode with anyone.

When you choose to apply for a loan or deposit product using an online application, you will be required to provide personal information that is necessary to process your request. To ensure that your information remains confidential, it is sent to First United Corporation in a "secure session" utilizing Secure Socket Layer (SSL) technology. SSL is a security protocol for transmitting information via the Internet. Microsoft Edge, as well as other internet browsers such as Firefox, Chrome, and Safari support SSL. In addition, other web sites SSL technology scrambles or "encrypts" information as it moves between your computer's browser and our computer systems.

Changes

This notice describes First United Corporation's current online privacy practices. We may change our online privacy practices in the future and we may revise this notice from time to time. The latest revision date noted at the beginning of this statement is considered effective as of that date.

Contacting Us

If you have any questions about our online privacy statement, please contact us:

First United Corporation
Privacy Officer
12892 Garrett Highway
Oakland, MD 21550

1-888-692-2654

customerservice@MyBank.com

FACTS

WHAT DOES FIRST UNITED CORPORATION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. U.S. Federal law gives consumers the right to limit some but not all sharing. U.S. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First United Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First United share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-888-692-2654 or visit your local office.

Who we are

Who is providing this notice?

Subsidiaries of First United Corporation including:

- First United Bank & Trust
 - Wealth Management Division
 - OakFirst Loan Center, Inc.
 - OakFirst Loan Center, LLC

What we do

How does First United Corporation protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with U.S. Federal law. These measures include computer safeguards and secured files and buildings.

How does First United Corporation collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account or provide account information
- use your credit or debit card

We also collect your personal information from other companies.

Why can't I limit all sharing?

U.S. Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

Individual U.S. State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" section below.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First United Corporation has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First United Corporation does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include direct marketing, identity theft protection, investment/insurance companies and other companies that provide financial products and services.*

Other Important Information

Health Insurance Portability and Accountability Act:

We do not share medical or health information among our family of companies nor will we disclose medical information to nonaffiliated third parties unless you have instructed us to do so in writing.

Special Notice for Residents of California and other states outside of First United's general market area:

The privacy law that applies to consumers who receive this Notice is the Gramm-Leach-Bliley Act rather than individual state sponsored data privacy laws.

These statements/disclosures do not apply to customers of EU or covered under the GDPR.

Mobile Privacy Statement

Revised and effective February 2022

This mobile privacy statement, in conjunction with our **Mobile Privacy Notice** below, applies to anyone who uses our MyBank application(s) on a mobile device. It explains how we may collect, use, and share information about you through your use of the mobile application.

Our mobile application services are intended for a U.S. audience. If you use one of our mobile services, your information may be transferred or processed in the United States.

Depending on your relationship with us, you may receive and be covered by our Consumer Privacy Notice. Information that you provide to First United Corporation when you apply for or obtain a product or service from us to be used primarily for personal, family or household purposes is governed by our Consumer Privacy Notice. If you are such an applicant or customer, please refer to our **Consumer Privacy Notice** for additional information.

Collecting Information

When you use our mobile application, we may collect information that may include:

- From you: Your name, address, birth date, telephone number, email address, last four of your Social Security number, bank account number and routing number, mobile device carrier, other identifiers that might permit physical or online contacting, and information you provide which is maintained in personally identifiable form in combination with one of the other identifiers previously mentioned.
- From your Mobile Device: Your Internet Protocol (IP) address, Global Positioning System (GPS) coordinates to determine your geographical location and enhance your mobile application experience. This information can also be used in aggregate to generate reports on how visitors find and use the mobile application and other information.

We may use cookies, analytics, or other technology in an effort to provide an enhanced mobile application experience. Cookies are small text files sent to your browser from our web server. The cookies used by us are NOT data miners or key stroke loggers and do not contain viruses. We may link no-personally identifiable information that we collect with personally identifiable information that you provide to us through the mobile application.

We also collect statistical information to determine how users are using the mobile application. We use this information to evaluate the usage of the mobile application and to develop and improve the mobile application content and functionality.

Sharing Information

We may share information that we collect through your use of the mobile application with trusted third parties. Third party service providers with whom we share identifiable information are contractually obligated to keep the information confidential and to use the information only to provide the services we have asked them to perform.

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**.

Email

If you provide your email address to us, or if we obtain it from another source, we may use it to respond to any inquiries, to contact you about your account(s) or to let you know about products and services we are offering. Email transmitted across the Internet is normally not protected and may be intercepted and viewed by others. Our policy is to generally not include any non-public personal information in our responses unless we send this information using secure email. We advise our customers against sending any confidential or private information such as social security numbers and account numbers via unsecured email to us. Complying with this request will help prevent fraud and identity theft.

If we send you an email advertisement, instructions are included within the email on how to opt out of receiving future emails.

If you receive an email that claims to be from us, but you are not sure, or if you think it is suspicious, do not click on any of the links in the e-mail. Forward those emails to abuse@mybank.com and we will investigate the email further in hopes that we may be able to identify and stop some of these scams from happening in the future! We can all work together to help improve our security online.

For additional information on mobile security, refer to “Security” under the “Help” selection within the MyBank mobile application.

Protecting Children’s Privacy

First United Corporation will not use the mobile application to knowingly collect or retain personal information from children under thirteen (13). For more information about the Children’s Online Privacy Protection Act (COPPA) please refer to the Federal Trade Commission’s website at <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.

Use of Online Surveys and Sweepstakes

We offer online surveys and sweepstakes from time to time. Online surveys are used so that we can gather information to better serve you. Based on the information you provide to us, we may inform you of available accounts and services. You are not required to complete online surveys, sweepstakes, or promotions. You should carefully review the rules of each sweepstakes or promotion in which you choose to participate as they may contain additional important information about First United's use of Personal Information about you. To the extent that the terms and conditions of each sweepstakes or promotion concerning treatment of your personal information conflict with this Mobile Policy, the terms and conditions will control.

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Security / Protecting Online Applications

First United Corporation is committed to protecting the security of your personal information. Therefore, we utilize advanced security technology to protect your personal financial information against unauthorized access. First United Corporation will never request personal information by means of e-mail or a pop-up window. User IDs and Passcodes are used to help safeguard access to your information through the mobile application. As always, we strongly encourage you to assist us in that effort by not sharing your User ID and Passcode with anyone and securing your mobile device using standard industry recommendations.

Changes

This notice describes First United Corporation's current mobile privacy practices. We may change our mobile privacy practices in the future, and we may revise this notice from time to time. The latest revision date noted at the beginning of this statement is considered effective as of that date.

Contacting Us

If you have any questions about our mobile privacy statement, please contact us:

First United Corporation
Privacy Officer
12892 Garrett Highway
Oakland, MD 21550

1-888-692-2654

customerservice@MyBank.com

FACTS	WHAT DOES FIRST UNITED CORPORATION DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION
<p>Why?</p>	<p>The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.</p> <p>It is important for you to understand that:</p> <ul style="list-style-type: none"> • Before granting access to this information, you will be prompted to give the application that permission. • If you do not wish to grant that permission, you may decline. • If you later change your mind, those permissions can be updated in your device's settings.
<p>What?</p>	<p>Some examples of information your app will request access to are:</p> <ul style="list-style-type: none"> • Location • Contacts • Camera
<p>How?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with U.S. Federal law. These measures include computer safeguards and secured files and buildings.</p> <p>The application information is retained in accordance with state and U.S. Federal record retention laws. Please contact us to determine specific timeframes for your personal stored information.</p>
<p>Questions?</p>	<p>Please contact FIRST UNITED CORPORATION at 1-888-692-2654 regarding questions about the information included in this Mobile Privacy Notice.</p> <p>You can also access First United's full Mobile Privacy Statement; First United's full Online Privacy Statement; and First United' full Consumer Privacy Notice.</p>