



UNCOMMON COMMITMENT TO SERVICE AND SOLUTIONS

DAVE DEMAREE, DEMAREE INFLATABLE BOATS, INC.

"They provide us not only with loans for our buildings and properties and a line of credit to do business with, but they've helped us with recommending other things we can do to make our business more profitable."



BOB MARTIN, POTOMAC VALLEY PHARMACY

"We're a second generation pharmacy that knows the value of good neighbors and strong relationships. We've got a great partner in My Bank; they help us run the store more efficiently and support some of our favorite organizations including League for Crippled Children, Frostburg State University, and the Shriners."



RICHARD CODY, RESTHAVEN MEMORIAL GARDENS

"I'm working with a lot of dedicated, local volunteers to clean up Clustered Spires, an abandoned nonprofit cemetery that overlooks downtown Frederick. The Spires was established in the 1930s and is in great need of our community's support. Our special thanks goes to Keith Sanders at First United who is helping us out by establishing the depository for our fund raising."



JIM & TAMMY AARON, TOTAL COMFORT HEATING & AIR CONDITIONING, INC.

"We love talking to folks about green energy; you might have seen us at the Go Green Energy Conference at the Frederick Fairgrounds this summer. For thirteen years, we've specialized in geothermal heating and cooling -- and we've been banking with First United for over a year now! Thanks to My Bank, we spend less time on banking and more time helping people Go Green!"



GEORGE & MATT SCHEFFEL, ALLEGHENY WELDING

"Whether it's getting a bank letter or a truck loan, it's nice to go to someone you know who knows you and, gives you what you need right now. In business we don't have the time to ask everything and write everything down, down to your shoe size. You go in the same day or you call in, pick up the letter, it's ready to go. You can't do that at another bank."





MESSAGE TO THE SHAREHOLDERS

I am pleased to report that First United Corporation returned to profitability in 2011. As noted in previous reports, your Company was negatively impacted by the Great Recession. A combination of improving economic trends and relentless execution by the associates of the Company has resulted in a move towards improved earnings.

Throughout this entire downturn, First United has remained well capitalized, as defined by our regulators. However, we also knew that it was prudent to improve our capital ratios given the uncertainty of the length of recovery for our borrowers and the economy. As a result, in 2010, we began a strategy of rightsizing the Company to better align asset size with capital. During 2011, we were successful in completing this strategy. Much of the decrease in asset size was accomplished by deploying excess cash reserves to retire funding liabilities. Through the deepest part of the recession, we built cash to historically high levels to buffer against further declines in the economy. As the economy bottomed out, and very slowly began its recovery, we believed that these high levels of cash were no longer needed. Consequently, we used much of this cash to pay down wholesale funding and long-term borrowings from the Federal Home Loan Bank. We also positioned the Company to change its mix of deposits. Historically, First United has had a large percentage of its deposits in certificates of deposit. While these types of deposits remain important, they cause our cost of funds to be higher than some in our peer groups. The change in mix is aimed at decreasing the percentage by which certificates make up deposits. Our focus, instead, is aimed at garnering more core deposits – checking, savings, and money market accounts, from both our consumer and business customers. The results of these efforts provided the Company with an improvement in our net interest margin from 2.71% to 2.96%. Essentially, the net interest margin is the difference between what is earned on loans and investments and what is paid on deposits and fundings.

This two-fold impact of right sizing – improved capital ratios and improved margins – served the Company well in 2011 and sets the stage for 2012 and beyond.

The principal driving force of First United continues to be attracting and serving Community Oriented Business Owners. This driver serves us very well, in that all of our markets abound with small and large businesses which are vital parts of the communities where they are located. Our goal is to serve not only the business, but the financial needs of its owners and employees as well. We also find this driver helps us to serve our consumer customer base in a better way. Our strong efforts to listen to our Community Oriented Business Owners and identify customized solutions to meet their needs and wishes, easily translates to a high level of service for our consumers as well. I am delighted to report to you that we continue to be successful in this effort, with a 12% growth in new Community Oriented Business Owners in 2011.

One area of challenge and disappointment last year was the \$17.7 million decline in commercial loan balances. The decline was a result of payoffs of performing loans, subpar loan demand during much of last year, and our continued efforts to work out troubled loan relationships. We were heartened to see significant new commercial loan production during the last quarter of the year.

Much has been said about the unwillingness of banks to lend money. I sharply disagree with this statement. Most community banks in America derive the majority of their earnings from loans. This is certainly true of First United. Bankers, like those at your Company, are out calling on businesses everyday looking for ways to serve them. Underwriting guidelines have firmed, both because of regulatory mandates and our lending experiences. We find, however, that many creditworthy businesses choose to stay on the sidelines until they feel more comfortable with economic conditions. To an extent, businesses are hobbled by their own decline in earnings, as a result of the recession and lower appraised values. As noted earlier, we are starting to see this improve as we move into 2012.



MESSAGE TO THE SHAREHOLDERS (continued)

A lot of effort in 2011 was put into working with our troubled borrowers. As I noted in my report last year, even though the recession appears to have passed, there is residual damage, in the form of troubled credits, which will take some time to resolve. As you delve into these numbers in our Annual Report Form 10-K, you will see that substantial progress was made in 2011 in taking non-performing credits off the books. Regrettably, a number of additional credits became troubled during the year. We have, however, seen trends decline in both non-performing and delinquent loans. As a community bank, we work diligently with our customers to resolve these issues in a mutually beneficial way that protects the Bank and keeps the customer going. While this is not always possible, it remains uppermost in our minds, as we work our way through this process.

The Trust and Investments area of the Bank enjoyed another very successful year. New accounts numbered 218 in trust and 219 in investments. This area of the Bank celebrates its 50th year in 2012. We are grateful for the foresight of the bankers who created it in 1962, to the dozens of associates who have served there through the years, and, most of all, to the hundreds of customers who have entrusted their investments, retirements and estates to us. The Trust Department now manages over \$600,000,000 in assets while the Investments Department is responsible for \$188,000,000 in assets. For you, the shareholder, this is a growing and valuable source of fee income. 2011 income from this area was \$5,179,856, an increase of 8.1% over 2010.

Last year, the decision was made to sell our insurance subsidiary, First United Insurance Group, LLC. There were two key reasons for this decision. When your Company entered this line of business over a decade ago, its business plan was predicated on both internal growth and the acquisition of other agencies and books of business. Indeed, this is what occurred during the first several years. As the recession deepened, however, it was our view that we should no longer deploy capital for these acquisitions. Our capital was needed to support our loan and investment portfolios and is still being conserved to support future loan growth. The second reason was a softening of the insurance market. This means that the insurance market became much more competitive, and this resulted in lower pricing – and lower commissions to your agency. We were still experiencing production, but were deriving less revenue in the process. Within the insurance industry, there is also a wave of consolidation. During this time, we were approached by an independent agency, Associated Insurance Centers, Inc. with a proposal to buy the agency. After extensive negotiations, the Company was sold, essentially at breakeven, on January 1, 2012.

Throughout last year, your Company continued to recognize efficiencies in its operations. We challenged all employees in the Company to look for opportunities to improve our way of doing business without sacrificing customer service. We have been able to do that. Today, our Bank has fewer employees than we had since 2004. This has been accomplished through strategically harnessing technology, increasing efficiencies and a lot of hard work by your dedicated associates. First United also participates in the Maryland LEAN Consortium – a program designed to improve efficiencies in Maryland companies. It works. We conducted six LEAN events last year that helped propel cost savings, better processes, and improved customer service. Just one example of this is found in our mortgage area where the time from application to funding of the loan went from 55 days to 35 days. At the same time, our customer service surveys consistently ranked us above 90% in customer satisfaction.

A significant impediment to improved efficiency continues to be the burgeoning amount of regulation that substantially impacts America's community banks. The Dodd-Frank Act, signed in 2010, was over 2,000 pages long, and has already resulted in over 6,000 pages of new regulations. By way of comparison, the Federal Reserve Act passed in 1913 and which created the entire Federal Reserve System, was 45 pages long. We will continue to see more burdens, and I fear unintended consequences, as a result of this law. I am certainly for the appropriate regulation of the financial services industry, but an examination of the





current regulatory framework for community banks leaves me with the belief that adequate regulation is already in place for community banks, like First United Bank & Trust.

Even with this regulatory burden, and perhaps despite it, we are very much encouraged about the future of First United. We have seen it stand secure through this terrible recession and emerge, well capitalized, to move forward. Banking is rapidly changing, and we intend to be a part of it. Already, we have over 1,300 customers taking advantage of our mobile banking application that we introduced late last year. On our Facebook page, we have over 1,200 friends. We even “tweet” with customers! We also developed a blog site specifically aimed at helping our business customers stay current with emerging trends. Through this array of new technologies, we seek to serve a new type of customer where and how he or she wants to be served. To these new devices and channels, we bring our traditional way of serving customers through our vision of uncommon commitment to service and solutions. Engagement of our customers – be they Community Oriented Business Owners or others – is vital to our success. We have built teams of professionals that learn about the needs and wishes of customers, and then tailor solutions to fit each particular situation. As noted before, this fits right into your Company’s sweet spot – the “tweener size”. This means that we are smaller and much more nimble and intimate than larger super regional banks. And, we are larger than other community banks and are able to deliver a more robust array of services to our customers. As we are able to align more services with our customers, they will become more loyal and more profitable. As the economy recovers, we believe this approach will result in resumed growth for your Company and a higher level of profitability.

As our profits improve, we believe that our capital will, over time, increase to even higher levels. As this occurs, we will continue to evaluate our 2009 participation in the U.S. Department of the Treasury’s Capital Purchase Program. It must be remembered that, despite headlines to the contrary, this program was designed to supplement the capital of strong banks and enable them to continue meeting the lending needs of their communities. This is one program that has been a huge success for the taxpayer. An amount far greater than the original investment in banks has already been returned to Uncle Sam, giving the taxpayers a good return on their investment. Right now, the Capital Purchase Program represents affordable, non-dilutive capital for your Company. Even after an increase in the rate in a few years, it will still be reasonably priced. (Remember, the Capital Purchase Program is capital and not a deposit, which means that it can be leveraged for growth of the Company). Despite this, we will continue to examine various options aimed at the eventual retirement of the Treasury’s Capital Purchase Program investment in the Company.

In closing, I want to thank the associates of First United. This has not been an easy time for them. They have been called upon to work harder and smarter, and they have responded so very well. They have been asked to sacrifice. They have done this as well with pay freezes in 2010, a very small raise in 2011, and a soft freezing of retirement benefits that continues today. Your Board of Directors continued to work tirelessly to provide appropriate oversight to the Company, carefully managing the balance between addressing current issues and continuing to look to the future. Its job has not been easy, as Board preparation packages are usually several hundred pages long. Lastly, I thank you the shareholder for your support. This has been an extraordinary time of shared pain and sacrifice as we position the Company for future growth and a return to strong profitability.

A handwritten signature in black ink, reading "William B. Grant". The signature is fluid and cursive, with the first name "William" being more prominent and the last name "Grant" following in a similar style.

William B. Grant
Chairman of the Board,
President and Chief Executive Officer



MARKET AREA PRESIDENTS



Philip L. Rodeheaver
Market Area President

GARRETT & ALLEGANY COUNTIES, MARYLAND AND HARDY & MINERAL COUNTIES, WEST VIRGINIA

First United Bank & Trust continues to enjoy success in its most traditional markets of Garrett and Allegany County in MD and Mineral and Hardy County WV. Centered as corporate headquarters in downtown Oakland since 1900, First United Bank & Trust maintains its dominance in these regions, with a large market share of the business. In these regions, First United means more than just market share and meeting the financial needs of our customers. First United demonstrates its commitment to the community as well. Our employees give of their time and talent on a variety of non-profit, sports, and community oriented organizations. They touch the lives of many of our customers, as well as their friends, neighbors, and family members. First United Bank & Trust is truly a community partner in its most traditional markets.

A handwritten signature in black ink that reads "Philip L. Rodeheaver".



David G. Esworthy
Market Area President

FREDERICK COUNTY, MARYLAND AND BERKELEY COUNTY, WEST VIRGINIA

Frederick County enjoys the benefits of both close proximity to two major cities and the charm of a pastoral landscape. Synergies with the nearby metropolitan areas fuel job growth in technology and bioscience with the County hosting the second largest bioscience cluster in Maryland; plus it ranks number two in the State in annual generation of information-technology jobs. At the same time, the County has more farms and agricultural land than any other Maryland County. First United is uniquely positioned to serve this diverse market with experienced staff dedicated to finding the best possible solutions for busy professionals and business owners. Besides providing expert advice, our community minded staff provides leadership on numerous local non-profit boards and other local initiatives to help make Frederick County a premier area to live, work, and play.

With the second largest population in the State, Berkeley County has attracted thousands of workers who commute into more urban areas via excellent road and rail transportation systems. Attracted by lower home prices, growing residential communities stimulate local economic activity and investment in infrastructure such as new schools and a new campus for the local community college. In addition, the County's strategic placement on the eastern seaboard is contributing to its growing reputation as a major distribution center for large companies. The local team of First United bankers is made up of some of the most experienced and well known financial professionals in the market, making them an important resource for clients and community leaders. With its location, local infrastructure improvements, and proximity to metropolitan employment centers, Berkeley County is ripe for continued growth.

A handwritten signature in black ink that reads "David G. Esworthy".



Patricia E. Young
Market Area President

WASHINGTON COUNTY, MARYLAND

First United's goal in Washington County is to work with our customers and prospects to turn their dreams into reality. We are a part of this community. Our employees are committed to its growth and prosperity. We are here to serve you, to earn your business, to help businesses grow, and to see our community prosper. Our Community Oriented Business Owner focus provides a unique niche of clients that allows us to be flexible and reach out to these businesses not only on a personal level but with the community impact that supports our strategy of helping businesses grow and prosper. Our non-traditional business lines like Trust and Investments, and treasury management services complete our vision to provide solutions that will support the needs of our clients. At First United, we are committed to being the bank of choice in the communities that we serve.



David B. Kelley
Market Area President

MONONGALIA COUNTY, WEST VIRGINIA

Morgantown is located in the north central part of West Virginia, at the crossroads of I-68 and I-79, and is the educational, medical, cultural and commercial hub of the region. Home to West Virginia University, and its nearly 30,000 students, Morgantown and Monongalia County excels in such important business location attributes as labor force, transportation facilities, market location and an overall high quality of life. Morgantown is frequently ranked as one of the top cities and metropolitan areas in the country in term of both the aforementioned quality of life and business climate by such national publications as Business Week, Forbes, Inc, Fortune and Kiplingers.

In addition to the presence of West Virginia University, the market has other key attributes that have contributed to our ongoing success. Morgantown offers the best combination of labor, capital, education, commercialization of research, and quality of life in the State. These are all important factors in being able to attract and retain knowledge based employers and employees. First United Bank, a part of the market since its initial branch opening in 2005, has been able to have success in growing our market share, and will continue to be able to expand and meet the needs of our clients. There exists a strong, community focused cooperative working relationship between local government, WVU, area non-profits and the private sector. These relationships, combined with the many other attributes of the market, foster a climate of confidence and accomplishment which encourages additional investment in the community by the private, public and institutional sectors, which will provide an abundance of opportunities for First United.

In summary, the presence of West Virginia University; a skilled and educated labor force; the large health care industry; outstanding recreational, cultural, and educational programs and facilities; and the continued growth of advanced technology industries and government installations in the area will work to insure a positive future for First United Bank in our market.



SUMMARY OF SELECTED FINANCIAL DATA 2011-2010

(Dollars in thousands, except per share data)

	2011	2010	% Change
Results of Operations:			
Tax-equivalent interest income	\$ 61,029	\$ 72,730	-16.09%
Interest expense	21,206	29,164	-27.29%
Tax-equivalent net interest income	39,823	43,566	-8.59%
Tax-equivalent adjustment	1,533	1,983	-22.69%
Provision for loan losses	9,157	15,726	-41.77%
Net interest income after provision for loan losses	29,133	25,857	12.67%
Noninterest income	15,716	978	1506.95%
Operating noninterest income	15,115	15,356	-1.57%
Non-operating noninterest income:			
Net gains/(losses)-other	\$ 620	\$ (6,014)	110.31%
Net securities impairment losses	(19)	(8,364)	-99.77%
Noninterest expenses	41,858	45,049	-7.08%
Operating noninterest expenses	41,590	44,319	-6.16%
Non-operating noninterest expenses:			
Restructuring costs	\$ -	\$ -	0.00%
Amortization of goodwill and intangible assets	268	730	-63.29%
Income/(Loss) before income taxes	2,991	(18,214)	116.42%
Income tax (benefit) expense	(635)	(8,017)	-92.08%
Net Income/(Loss)	3,626	(10,197)	135.56%
Preferred stock dividends and discount accretion	(1,609)	(1,559)	3.21%
Net Income Available to/(Loss) Attributable to Common Shareholders	2,017	(11,756)	117.16%
Common Dividends paid	-	801	-100.00%
Net Income/(Loss) per FTE (Pre-tax)	\$ 7,849	\$ (45,194)	117.37%
Per Share Data:			
Basic net income/(loss) per common share	\$ 0.33	\$ (1.91)	117.28%
Diluted net income/(loss) per common share	0.33	(1.91)	117.28%
Common Dividends paid	-	0.13	-100.00%
Book value (at year end)	10.80	10.68	1.12%
Tangible book value (at year end)	8.70	8.45	2.92%
Financial Condition (at year end):			
Assets	\$ 1,390,865	\$ 1,696,445	-18.01%
Deposits	1,027,784	1,301,646	-21.04%
Net loans	919,214	987,615	-6.93%
Securities	245,023	229,687	6.68%
Shareholders' equity	96,656	95,640	1.06%

SUMMARY OF SELECTED FINANCIAL DATA 2011-2010 (continued)

	2011	2010
Performance Ratios (for the year):		
Return on average equity	3.71%	-10.10%
Return on average assets	0.24	-0.58
Yield on average interest-earning assets	4.54	4.52
Rate on average interest-bearing liabilities	1.71	1.89
Net interest spread	2.83	2.63
Net interest margin	2.96	2.71
Efficiency ratio	76.44	101.06
Dividend payout ratio	0.00	-7.85
Capital and Credit Quality Ratios:		
Average equity to average assets	6.55%	5.73%
Total risk-based capital ratio	13.05	11.57
Tier 1 to Risk-weighted assets	11.30	9.74
Tier 1 to Average assets (leverage)	9.10	7.34
Allowance for loan losses to total loans	2.08	2.19
Nonperforming assets to total assets	2.87	2.22
Net charge-offs to average loans	1.24	1.28

If you need assistance in any of the following areas:

- Change in registration
- Reporting lost certificates
- Non-receipt or loss of dividend checks
- Information on the dividend reinvestment plan

Please contact our transfer agent at:

Broadridge Corporate Issuer Solutions, Inc.
1717 Arch Street, Suite 1300
Philadelphia, PA 19103
www.broadridge.com

First United's Direct Line:

1-800-953-2593
TDD for Hearing Impaired 800-231-5469

Foreign Shareowners:

(201) 680-6578

TDD Foreign Shareowners:

(201) 680-6610

Shareholders' Meeting

The annual Shareholders' Meeting will be held on:
Thursday, May 10, 2012, 10:00 a.m.
The Wisp Resort
296 Marsh Hill Road
McHenry, MD 21541

S.E.C. Form 10-K

The Corporation files an annual report on Form 10-K with the Securities and Exchange Commission. **A copy of this statement will be sent without charge to any shareholder who requests it in writing to:**

Carissa L. Rodeheaver, Secretary
First United Corporation
c/o First United Bank & Trust
P.O. Box 9
Oakland, MD 21550-0009

The information can also be accessed on our website at:
mybank4.com

TRUST & INVESTMENTS



Keith R. Sanders
First Vice President
and Senior Trust Officer

DEAR FRIENDS, CLIENTS, AND SHAREHOLDERS:

This year we excitedly celebrate the 50th anniversary of the Trust Department at First United Bank & Trust. Through the years the department has grown and developed into a full service wealth management group specializing in understanding that growing wealth is just as important as protecting wealth; and both require a well balanced thought out strategy.

Our wealth management process lays the foundation for success by creating a comprehensive picture of our client's unique goals, timeframe and financial situation, so we can customize our investment management services to fit the need of our clients and their families. Once we understand our clients and their families beliefs, we align investments, estate planning and trust solutions to help achieve what matters most-your future!

In 2011, our passion for protecting and growing wealth saw natural and nuclear disasters in Japan, near financial disaster in Europe, and political upheaval across the Middle East. We also saw the downgrade of U.S. credit and the beginnings of recognition that China isn't actually infallible. As we look back on these events of 2011, it can be flabbergasting how many events molded the outcome of the equity and fixed income markets which essentially left the S&P flat for the year.

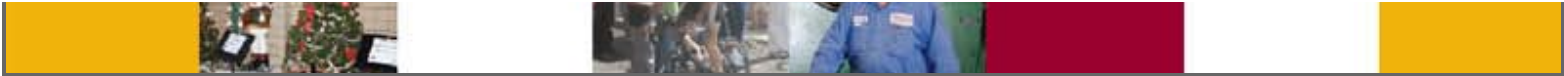
At First United Trust & Investments, we continue to do our best work, going about the business of managing our client's financial affairs. Our best customers and prospects continue to come to us the old fashion way: by direct introduction from our existing clients. Be assured that we appreciate the trust you have placed in our company and continue to work every day to increase our service levels and effectiveness. Please keep us in mind as you talk with people who might benefit from our services.

While the celebration of a golden anniversary is a time of reflection and celebration, please know that we come to work every day dedicated to servicing our clients and our community.

Warmest regards,

Keith R. Sanders






BRANCH OFFICE LOCATIONS

GARRETT COUNTY, MD

Friendsville Office
832 First Avenue
Friendsville, MD 21531

Grantsville Office
157 Main Street
Grantsville, MD 21536

Deep Creek Lake Office
38 Vacation Way
McHenry, MD 21541

Arrowhead Market 
Route 219
McHenry, MD 21541

Oakland Office
19 S Second Street
Oakland, MD 21550

Mid-Towns Office
288 Weber Road
Oakland, MD 21550

My Bank Express
Garrett Highway
12894 Garrett Highway
Oakland, MD 21550

Mid-Way Shopping Plaza 
The Short Stop, Inc.
Oakland, MD 21550

ALLEGANY COUNTY, MD


Westernport 
Route 135 & Main Street
Westernport, MD 21562

Frostburg Office
11020 New George's Creek Rd., S.W.
Frostburg, MD 21532

Bel Air Office
14300 Barton Blvd., S.W.
Cumberland, MD 21502

Center City Office
115 West Harrison Street
Cumberland, MD 21502

White Oaks Office
1501 Oldtown Road
Cumberland, MD 21502

National Highway 
Corner of National Highway
& Vocke Road
LaVale, MD 21502

FREDERICK COUNTY, MD

Myersville Office
209 Main Street
Myersville, MD 21773

Riverside Office
1990 Monocacy Blvd.
Route 26
Frederick, MD 21701

Ballenger Creek Office
5868 Ballenger Creek Pike
Frederick, MD 21703

Baughmans Lane Office
102 Baughmans Lane
Frederick, MD 21702

WASHINGTON COUNTY, MD

Hagerstown Office
130 South Edgewood Drive
Hagerstown, MD 21740

Smithsburg Office
100 S Main Street
Smithsburg, MD 21783

Wesel Boulevard Office
1646 Wesel Blvd.
Hagerstown, MD 21740

MINERAL COUNTY, WV

Keyser Office
29 West Southern Drive
Keyser, WV 26726

Tri-Towns Office
51 Ashfield St.
Piedmont, WV 26750

HARDY COUNTY, WV

Moorefield Office
South Branch Square
546 S Main St.
Moorefield, WV 26836

MONONGALIA COUNTY, WV

Sabraton Office
1951 Hunter's Way
Morgantown, WV 26505

Star City Office
7 Chaplin Rd.
Morgantown, WV 26501

Suncrest Centre Office
651 Suncrest Towne Centre
Morgantown, WV 26505

BERKELEY COUNTY, WV
Edwin Miller Boulevard Office
1286 Edwin Miller Blvd.
Martinsburg, WV 25404

Falling Waters Office
8919 Williamsport Pike
Falling Waters, WV 25419-0940

Martinsburg Office
100 S Queen
Martinsburg, WV 25401-0708

South Berkeley Office
7736 Winchester Ave.
Inwood, WV 25428

South Foxcroft Office
980 Foxcroft Avenue
Martinsburg, WV 25401

DELIVERING CUSTOM FINANCIAL SOLUTIONS...

My Bank First United Bank & Trust has pledged to enrich our customers' lives through effective financial solutions. We have a variety of products and services tailored toward helping you, your business and your family plan for your financial needs. With nearly 30 locations and a full-service Customer Service Center, we are devoted to our customers and our communities.

- **Business Deposits**

We have a variety of business deposit checking and savings products, all designed to meet the needs of your growing business.

- **Business Loans**

Real estate loans, equipment loans or lines of credit: we've created a wide range of options for you to borrow money to help fuel your business.

- **Treasury Management**

With online options, sweep accounts, escrow services, remote capture and more; our cash management solutions help keep your business in great shape!

- **Trust & Investments**

We're here as a partner to help you achieve your financial objectives so that you can focus on what matters most in life.

- **Teamwork**

We have incredible teams of specialists, all here to help you meet your financial goals. Let us build a custom solution today.

- **Personal Deposits**

Keep your money safe and easy to reach with one or more of the great checking, savings and retirement options that we've built for you and your life.

- **Personal Loans**

Whether you need a line of credit, a mortgage or home equity line; whatever your needs may be, we can help you with an affordable loan solution!

- **Electronic Services**

Internet and Mobile Banking, eStatements and more, we have great electronic solutions to provide you with easy access to your money.

