



2012 Annual Report

1 FIRST UNITED
CORPORATION

First United Corporation Directors

David J. Beachy
Fred E. Beachy Lumber Co., Inc.
Building Supplies—Retired

M. Kathryn Burkey
Certified Public Accountant Owner,
M. Kathryn Burkey, CPA

Paul Cox, Jr.
Owner, Professional Tax Service

William B. Grant
Chairman of the Board and Chief
Executive Officer of First United
Corporation and First United Bank &
Trust

Robert W. Kurtz
Retired, Served as President, Chief Risk
Officer, Secretary and Treasurer of First
United Corporation and First United
Bank & Trust

John W. McCullough
Certified Public Accountant Retired in
1999 as Partner of Ernst & Young, LLP

Elaine L. McDonald
Realtor, Long & Foster Realtors, Inc.

Donald E. Moran
Acting President, General Manager,
Secretary and Treasurer, Moran Coal
Corporation

Carissa L. Rodeheaver
President & CFO First United Bank &
Trust and First United Corporation

Gary R. Ruddell
President, Total Biz Fulfillment, Inc.

I. Robert Rudy
President, Rudy's Inc. Retail Apparel
and Sporting Goods

Richard G. Stanton
Retired, Served as Chairman, President
and Chief Executive Officer of First
United Corporation and First United
Bank & Trust until 1996.

Robert G. Stuck
Retired. Former Vice President,
Oakview Motors, Inc.; Realtor, Long
& Foster Real Estate, Inc.

Hoye Andrew Walls, III
President, Morgantown Printing &
Binding; Member, MEGBA LLC

First United Corporation Executive Management

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

Carissa L. Rodeheaver
President, Chief Financial Officer,
Secretary and Treasurer

Jeannette R. Fitzwater
Senior Vice President and
Director of Corporate Services

Robin E. Murray
Senior Vice President and
Director of Retail Banking

Jason B. Rush
Senior Vice President, Chief Risk
Officer and Director of Operations

Keith R. Sanders
Senior Trust Officer and First Vice
President

Advisory Council Members

George B. Armistead
Baker & Armistead, PLLC

John F. Barr
Ellsworth Electric Company

Brian R. Boal
Boal and Associates

Roger N. Fairbourn
Broker/Owner,
Roger Fairbourn Real Estate

Melinda F. Gibson
Keystone Lime Company

Susan P. Kelley
Owner
Real Estate Professionals

Chris F. Lockard
Retired,
R.C. Marker Company

Bart Naylor
Capital Strategies Consulting, Inc.

Mary Beth Pirolozzi
Executive Director,
United Way

Ginna Royce
President,
Blaine Turner Advertising, Inc.

Tod P. Salisbury
Salisbury & McLister, LLP

Marisa Shockley
Shockley Honda

Renick C. Williams
Real Estate Developer,
Retired Farmer

L. Hunter Wilson
President,
Hunter Company of West Virginia
Real Estate Development

First United Market Area Presidents

Philip L. Rodeheaver
Market Area President serving
Garrett & Allegany County, MD &
Mineral & Hardy County, WV

David G. Esworthy
Market Area President serving
Frederick County, MD &
Berkeley County, WV

Patricia E. Young
Market Area President serving
Washington County, MD

David B. Kelley
Market Area President serving
Monongalia County, WV

MESSAGEtotheSHAREHOLDERS

First United continued to experience improvement in financial performance during 2012 as income improved by 46% over 2011 levels. While we still have progress to make before reaching historical levels of earnings, the progress made in the last year is encouraging. Net income available to common shareholders rose from \$2.02 million in 2011 to \$2.97 million in 2012. It would have been substantially higher but for a onetime event, which is discussed later.

In addition to increasing earnings, we also experienced significant improvement in the quality of our loan portfolio. As we have shared with you over the past few years, the Great Recession had a significant impact on the consumers and small businesses served by First United. This translated into deterioration in our loan portfolio which is reflected, to a large degree, in the ratio of non-performing loans to total loans. At the beginning of 2012, this ratio was 4.26% but by year end it had dropped to 2.52%. This was the result of both carefully working with our customers, and the appropriate recognition of those loans that simply could not be rehabilitated.

With one significant exception, loan charge offs declined significantly in 2012. That one exception was the total charge off of a large loan balance during the first quarter. That loan, in the vibrant energy sector, was well secured by leases and contacts, but the borrower failed to pay as agreed. The Company is pursuing its legal options, but believes that the possibility of recovery is uncertain. Accordingly, as required by applicable accounting rules the Bank charged off the entire balance.



Brad McMillian, Commercial Loan Officer with Hossein Nikzad, Managing Member of RSSH, LLC.

MESSAGEtotheSHAREHOLDERS

As we have noted in previous letters, First United has remained well capitalized throughout this entire economic downturn. We are pleased to tell you that the Company gained additional strength through 2012. Our Total Risk-Based Capital Ratio, the one most closely observed, rose from 13.05% to 14.13%. Our Tangible Common Equity Ratio also climbed from 3.81% to 4.50%. As we look into the future, we continue to study our options to retire the capital investment from the Capital Purchase Program, sponsored by the U.S. Treasury. You may have read that Treasury is planning to divest itself of this investment, and we anticipate that our position may be sold to private investors sometime during 2013. It is important to note that the sale in no way alters the terms of our obligations. It is also very important to understand that the American taxpayer has already recouped all of the money invested in the Capital Purchase Program, sometimes referred to as TARP.



Frank R. Mattingly, owner of Manor Builders Supply, Inc. with Josh Bosley, Vice President & Commercial Loan Officer

On balance, we were pleased with our progress in 2012. We do, however, recognize that much work lies ahead of us. Evolving government policy has done little to stimulate the economy or create that needed level of confidence within the small business owners that we serve. Many of them tell us that, in light of current circumstances, they simply cannot afford to borrow, or they choose to hold cash or pay down debt, instead of expanding or growing their businesses. Recent studies by the American Bankers Association indicate that out of every four business loan applications, three are refinancing of existing debt. Our activity, to a large extent, resembles this trend. You will note that our loan balances actually declined in 2012 due to the refinance activity and our continued management of the troubled loans.

This tepid economic activity is coupled with the mushrooming regulatory burden coming out of Washington. While the intent of these regulations is well meaning and laudable, their breadth and complexity are staggering. Let us give you just two examples. New government regulations have just been introduced to simplify mortgages and mandate that banks assure that consumers can repay their debts. The new “simplifying” regulations are 679 pages long. At a recent committee meeting of your Directors, they were told that over 3,000 pages of new regulations have been issued by the new Consumer Financial Protection Bureau. Let us assure you that First United will meet its regulatory obligations. All associates are engaged in compliance training lead by our outstanding compliance staff . As community bankers, however, we are concerned for our industry where the average bank has \$165,000,000 in assets and only 34 people on staff.

One might have the impression that we are discouraged by the future outlook for First United. That is certainly not the case. Despite these challenges, we see a bright future for your Company. We believe that our diversity of markets will aid our profitable growth by giving us access to a wide array of markets. Some of the markets are rich in core deposits while others offer the opportunity for loan growth going forward. The variety of small businesses in our market areas give us the ability to diversify our risks and not become overly dependent on one form of lending.

Our strength lies in our strategic focus. We harness the uniqueness of our size, recognizing that we can be far more nimble and customer intimate than the larger regional and national banks. At the same time, we can offer a full array of services that our smaller competitors cannot match. This “tweener size”, as we call it, offers a niche unique within all of our markets. As we capitalize on this advantage, we are sharply focused on one particular segment of the market. Throughout this letter, we have referred to small businesses. Actually, at First United, we have refined this concept further to what we call COBOs – Community Oriented Business Owners. We believe that we can best serve those businesses that have focus and values similar to ours. We believe that it is vital for us to be integrally involved with the communities we serve. In addition to being the right thing to do, it gives us the ability to better understand the businesses who are also serving those communities. This allows us to be aligned with them, and will lead



First United is committed to community involvement. Pictured is a working committee of the Garrett College Foundation Board, including **Cherie Krug**, Foundation Executive Director, **Kearstin Hinebaugh**, Administrative Associate, **Carissa Rodeheaver**, Board Member and **Susie Crawford**, Vice-Chair of the Foundation.

MESSAGEtotheSHAREHOLDERS

to new opportunities to serve them. By no means do we intend to exclude our consumers through this approach. As a matter of fact, we have found that the more we concentrate on serving our COBOs, the better job we do of serving our consumers.



Gene Flinn, Vice President & Commercial Loan Officer with Stuart G. Thayer, Jr. President of Sunrise Sanitation Services

As we move ahead, we intend to focus on two services that are key to both serving our communities and enhancing fee income for the Company. We are incredibly proud of our Trust and Investments Department. We celebrated its 50th Anniversary in 2012. This department has helped literally thousands of people in realizing their financial dreams over the past fifty years. As the Baby Boomer generation moves into retirement, and as we witness the largest wealth transfer in our nation's history, we want to position this area to be of help to as many as possible. From the perspective of the shareholder, this increased emphasis will augment our efforts to increase non-interest income. As net interest income continues to be squeezed by a steady, low rate interest environment, and while regulations continue to trim banking fees, this investment is both timely and critical for the Company's earnings.

First United also intends to continue our efforts toward serving our COBOs with the very best in treasury management services. We have invested in a platform designed to allow electronic access by our customers to all of their accounts. A myriad of tools are at their fingertips to put them in the best position to successfully manage their finances.

Given these priorities and our keen marketing positions and strategies, we are excited about our future. Apparently, so is the market. We were heartened to see the price of our stock more than double during 2012, and we hope to continue this climb in the years to come.

2012 also saw the well-deserved promotion of Carissa L. Rodeheaver to the position of President and Chief Financial Officer of your Company. She is now in the third decade of her service to First United and has been a vital participant in the successes of the Bank. She was also elected to the Board of Directors of both the Bank and your Company.

In closing, we want to extend a deep and sincere "thank you" to all of the associates of First United. They have worked diligently to adjust to the challenges wrought by the Great Recession, while at the same time, focusing upon opportunities to serve our customers. We also want to personally thank the Board of Directors for their tremendous guidance and leadership throughout these times. It is a pleasure and honor to serve both them, and you, our Shareholders.

William B. Grant *Carissa L. Rodeheaver*

William B. Grant
Chairman and
Chief Executive Officer

Carissa L. Rodeheaver
President and
Chief Financial Officer



Rodeheaver Is New President Of First United



William B. Grant, chairman and chief executive officer of First United Bank & Trust, has announced the promotion of Carissa L. Rodeheaver to president and chief financial officer of both First United Bank & Trust and its holding company, First United Corporation. She was also elected to the board of directors of both entities.

Rodeheaver began her career with First United in 1992 as a trust officer, and was subsequently promoted to vice president and trust sales manager. In 2004, she moved to the Finance Department, where she was named assistant chief financial officer. She was promoted to senior vice president and chief financial officer in 2006, and then named executive vice president in 2008. Her responsibilities in that position included oversight of internal and external financial reporting, capital and liquidity management, commercial and consumer credit underwriting, special assets, and loan review.

Rodeheaver is a graduate of Northern High School and earned a bachelor of science degree in accounting at the University of Maryland. She is a certified financial planner and a certified public accountant, and is a member of the Maryland Association of Certified Public Accountants. While at First United, she also graduated from the Cannon Trust School, the Northwestern University Graduate Trust School, and Maryland Bankers School. In addition, she has attended various conferences and workshops focused on financial accounting and management for the banking industry.

She is currently serving her second term on the board of directors of the Maryland Bankers Association, for which she also serves on the Council Advisory Board for the Council of Professional Women in Banking and Finance. She also serves on the Garrett College Foundation board for which she is a member of the Development Committee and the Spring Benefit Committee.

Rodeheaver is an active member of the Oak Grove Church of the Brethren and is treasurer of the Northern High School Athletic Boosters.

She resides near Bittinger with her husband Scott and two sons, Cody and Aaron.

First United Corporation operates one full-service commercial bank, First United Bank & Trust. The bank has a network of community offices in Garrett, Allegany, Washington, and Frederick counties in Maryland, as well as Mineral, Hardy, Berkeley, and Monongalia counties in West Virginia. As of September 2012, the corporation posted assets of \$1.4 billion.

TRUST & INVESTMENTS

In 2012, we celebrated our golden anniversary of serving the financial needs of individuals, businesses, and nonprofit organizations by providing top notch wealth management services and superior customer service. It was our 50 year anniversary and we were excited to celebrate our success with our clients by enjoying a customer appreciation event that allowed us the opportunity to thank the many clients who trust First United to manage their financial future. To further celebrate our 50 year anniversary of perfecting the art of helping clients, First United partnered with several arts organizations to sponsor programs that enhance the communities we serve.



Trust & Investments client, **Linda Thomas** (front-row) along with the team of **Heather Broadwater**, Senior Trust Administrator, **Shirley Fitzwater** Senior Trust & Investments Sales Officer and **Charlotte Warnick**, Administrative Assistant.

We made great strides in 2012 by growing assets under management and driving a strong net income. We welcomed several new trust administrators to support our customer service levels and reorganized teams to best meet the needs of our clients in those communities that present the greatest opportunity. We applied our technology to automate processes and enhance our delivery to customers. We laid out the plans for growth in the future, while still keeping a watchful eye on expenses.

As we move into 2013, we are enthusiastic about continuing the growth and financial success of Trust & Investments. Our growth initiatives include the addition of sales staff in the counties of Monongalia, Berkeley and



Manning and Katharine Smith (seated) with **Chris Sisler**, Trust & Investments Sales Officer and **Keith Sanders**, Senior Trust Officer and First Vice President.

Frederick, where we feel we have substantial opportunities to gain a larger share of the market. We are also working to educate and elevate our staff to take on new challenges in leadership and compliance, and feel that it will make us a stronger team as we move forward.

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.

Keith R. Sanders

TREASURY MANAGEMENT

Many of the exciting, add-on services that First United offers are capable of generating additional income opportunities for the organization beyond those created through interest rates. These tools also are designed to help our customers and their businesses grow and prosper. For example, First United's skilled Treasury Management team provides these add-on type services that generate ongoing revenue for your company while providing great benefits to the business customer. These tools also help to build a stronger, long-term relationship between First United and the businesses that see the value they provide.

The benefits our business clients experience when utilizing our Treasury Management tools are:

- Streamline payables processing to increase productivity
- Implement security strategies to guard against fraud and cyber attacks
- Accelerated cash cycles to speed access to available funds
- Assess financial data quickly to make better business decisions

These valuable services from First United provide our business customers with a robust suite of money management solutions that seek to save them time and/or money; meanwhile, these same offerings enable First United to generate new and additional, ongoing income opportunities which create additional shareholder value. As we progress, First United will continue to push forward its efforts to improve the business services that we provide to our Community Oriented Business Owner clients and help to make our business clients more efficient, more profitable and more successful.



Marisa Shockley, Vice President & co-owner of Shockley Honda and First United Advisory Council Member along with **Mike Tauraso**, owner of The Tasting Room



Val Teagarden, Treasury Management Business Development Officer with **Fred and Carol Gregg**, owners of WildWood Athletic Club

SUMMARY OF SELECTED FINANCIAL DATA 2012-2011

(Dollars in thousands, except per share data)

	2012	2011	% Change
Results of Operations:			
Tax-equivalent interest income	\$ 54,256	\$ 61,029	-11.10%
Interest expense	13,965	21,206	-34.15%
Tax-equivalent net interest income	40,291	39,823	1.18%
Tax-equivalent adjustment	1,145	1,533	-25.31%
Provision for loan losses	9,390	9,157	2.54%
Net interest income after provision for loan losses	29,756	29,133	2.14%
Noninterest income	15,338	15,716	-2.41%
Operating noninterest income	13,630	15,115	-9.82%
Non-operating noninterest income:			
Net gains-other	\$ 1,708	\$ 620	175.48%
Net securities impairment losses	-	(19)	-100.00%
Noninterest expenses	39,518	41,858	-5.59%
Operating noninterest expenses	39,518	41,590	-4.98%
Non-operating noninterest expenses:			
Restructuring costs	\$ -	\$ -	0.00%
Amortization of goodwill and intangible assets	-	268	-100.00%
Income before income taxes	5,576	2,991	86.43%
Income tax expense/(benefit)	913	(635)	243.78%
Net Income	4,663	3,626	28.60%
Preferred stock dividends and discount accretion	(1,691)	(1,609)	5.10%
Net Income Available to Common Shareholders	2,972	2,017	47.35%
Common Dividends paid	-	-	0.00%
Net Income per FTE (Pre-tax)	\$ 15,798	\$ 7,849	101.28%
Per Share Data:			
Basic and diluted net income per common share	\$ 0.48	\$ 0.33	45.45%
Book value (at year end)	11.14	10.80	3.15%
Tangible book value (at year end)	9.35	8.70	7.48%
Financial Condition (at year end):			
Assets	\$ 1,320,783	\$1,390,865	-5.04%
Deposits	976,884	1,027,784	-4.95%
Net loans	858,782	919,214	-6.57%
Investment Securities	227,313	245,023	-7.23%
Shareholders' equity	98,905	96,656	2.33%



	2012	2011
Performance Ratios (for the year):		
Return on average equity	4.79%	3.71%
Return on average assets	0.34	0.24
Yield on average interest-earning assets	4.45	4.54
Rate on average interest-bearing liabilities	1.29	1.71
Net interest spread	3.16	2.83
Net interest margin	3.30	2.96
Efficiency ratio	71.10	76.44

Capital and Credit Quality Ratios:

Average equity to average assets	7.15%	6.55%
Total Risk-based capital ratio	14.13	13.05
Tier 1 to Risk-weighted assets	12.54	11.30
Tier 1 to Average assets (leverage)	10.32	9.10
Allowance for loan losses to gross loans	1.83	2.08
Nonperforming loans and 90 day past-due loans to total assets	1.67	2.87
Net charge-offs to average loans	1.41	1.24

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 9, 2013, 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

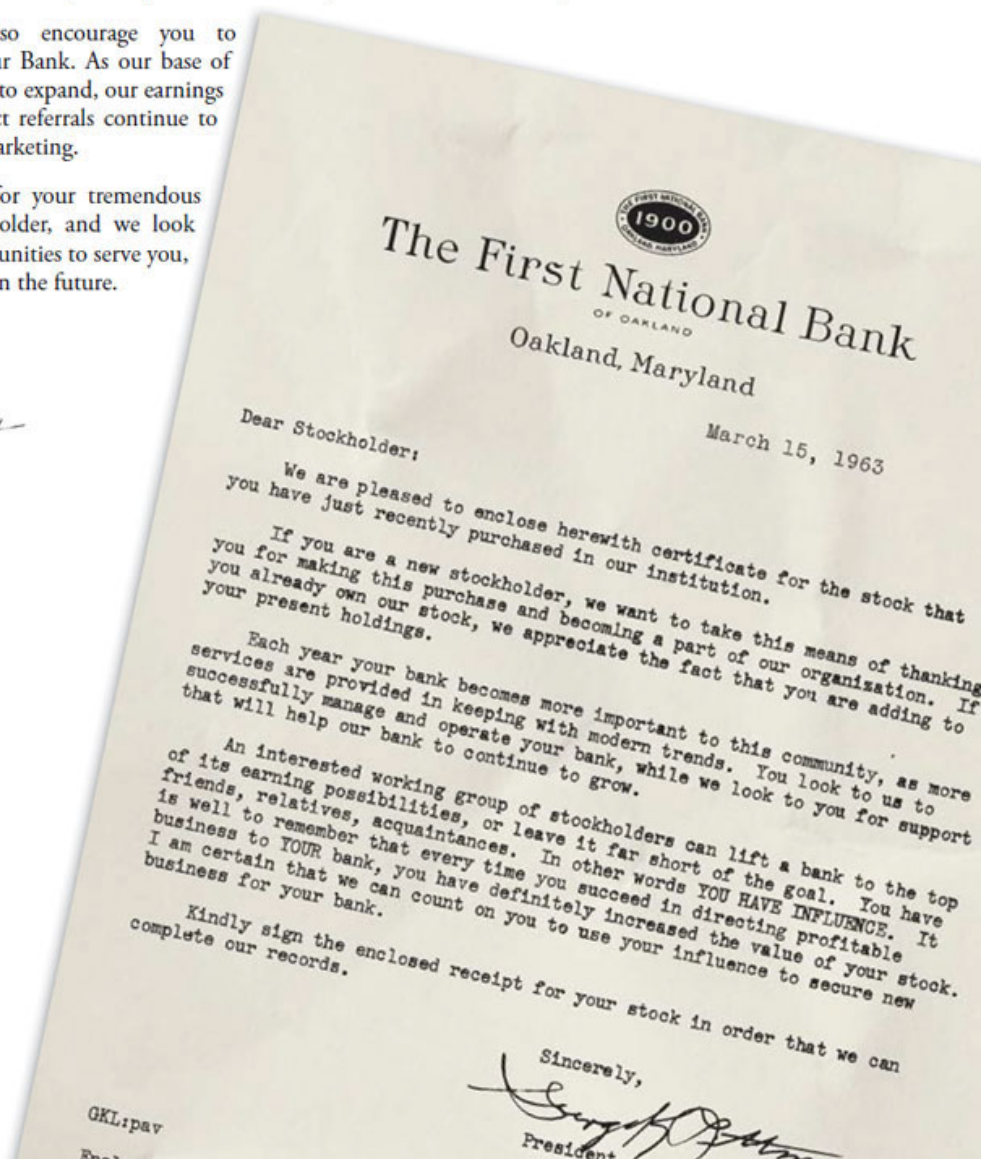
SOMETHINGS REMAIN THE SAME

I was recently given this fifty year old letter. Most certainly, there have been significant changes in the banking industry since Mr. Littman wrote it. What is remarkable is that the essence of his message is as relevant today as it was back then.

As shareholders, you can have a direct impact on the financial performance of your Company. We would hope that all shareholders would have a relationship with First United. With the advent of mobile banking, remote deposit capture and internet banking, geography is no longer a barrier. If you are not already a customer, I invite you to look at the back of your Report to see the array of services available to you.

I would also encourage you to refer business to your Bank. As our base of customers continues to expand, our earnings will also grow. Direct referrals continue to be the best way of marketing.

Thank you for your tremendous support as a shareholder, and we look forward to all opportunities to serve you, and your associates, in the future.



Why choose *My Bank* as your business partner?



Foundation. Our business concept is built around providing financial solutions to the communities we serve and assisting community oriented business owners with their financial needs.



Excellence. Our Commercial Services area is both an SBA 504 and 7A Lender and offers additional business services such as, cash management, merchant services and business relationship checking packages.



Solutions. My Bank has been providing effective financial solutions to the communities we serve since 1900! We are not a one-size fits all bank. We can customize a solution to fit almost any business loan or deposit need.



Relationships. My Bank cares about customer relationships. We want to help our customers achieve financial success. By getting to know our customers, we can build total financial relationships, not just sell products.



Flexibility. We will meet our customers at a time that is convenient for them. In addition, we have an award winning Customer Service Center where our customers can talk, toll-free, with a live relationship officer until 10 p.m.



Community. My Bank donates over \$190,000 every year to local charitable and civic organizations, and participates in several community events. Plus, most of us grew up here in the various communities we serve; we care about our hometowns.



Local. My Bank is an independent community bank providing personalized service by people who care. Decisions are made locally, which makes it more convenient for our customers to do business with us.



Trust. First United Trust & Investments manages over \$600 million in assets and has provided financial guidance for over 50 years. Our investment officers have been recognized throughout the years for their expertise in both sales and service.



Capabilities. We are small enough to know our customers by name, yet large enough to offer mortgage, cash management, trust, brokerage services and the latest technologies, like mobile and internet banking.



Education. My Bank's associates are professional and dedicate hours of their time to continuing education, certification and training. Their experience and expertise will guide you successfully with your finances.

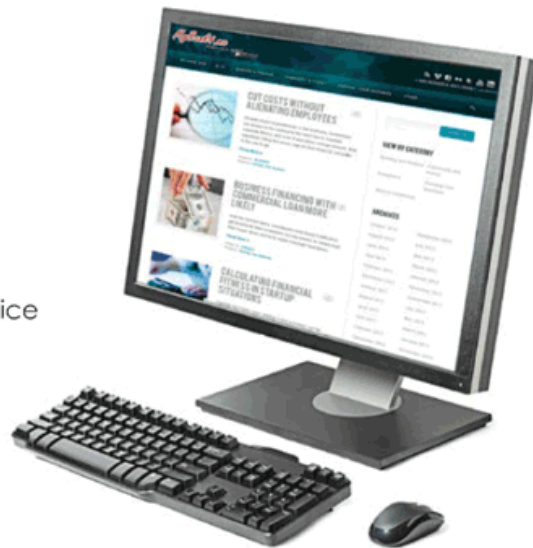


mybank4.com/business
888-692-2654

Products offered by First United Trust & Investments are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by First United Bank & Trust, and may go down in value.

Your Online Business Resource

Keep up with all the latest helpful
financial solutions, webinars and advice
for you and your business from
My Bank First United Bank & Trust.



MyBank4.me

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 **ATM**
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 **ATM**
The Short Stop, Inc.
Oakland, MD 21550

ALLEGANY COUNTY, MD

Westernport **ATM**
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

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

South Berkeley Office
7736 Winchester Ave.
Inwood, WV 25428

South Foxcroft Office
980 Foxcroft Avenue
Martinsburg, WV 25401



mybank4.com/locations

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, always-a-live-person Customer Service Center available until 10 PM on weekdays; we are devoted to our customers and our communities.



Dedicated Team

We have incredible teams of dedicated specialists in each of our communities, all here to help you meet your financial goals. Let us help you by building a custom solution for you today.



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 have 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, ReSubmitIt and more; our business cash management solutions help to keep your business in great shape!



My Deposit Anytime - Remote Capture

Make your deposits for your business faster and easier, without even leaving your desk. With My Deposit Anytime, scan your deposit items directly into your First United account.



Trust & Investments

Offering investment management, retirement planning and more, we are here as a true partner to help you reach your financial objectives and to let you focus on what matters most.



Flexibility & Availability

We will meet our customers at a time that is convenient for them. In addition, we offer an award winning, always-a-live-person Customer Service Center available toll-free until 10 PM on weekdays.



Live Chat

Our Customer Service Center is also available online via Live Chat on our website; getting helpful solutions from our skilled associates is just a click away!



A History of Solutions

My Bank has been providing effective financial solutions to our communities since 1900! We are not a one-size fits all bank, we hope to customize a solution to fit your needs and the needs of your business.



Personal Deposits

Keep your money safe and easy to reach with one or more of the great checking, savings and retirement options that we have available 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.



Internet Banking

Online banking is an easy way to stay on top of your finances, pay bills and transfer funds between your accounts; all from the comfort of your home.



eStatements

Delivered securely to your Internet Banking account and with statements saved for up to seven years; by registering for eStatements you will be protecting your privacy and helping the environment.



Open Accounts Online

Become a customer for life in just minutes with online account opening. Setup your new checking or savings account from the comfort of home with just a few easy steps.



Mobile & Text Banking

My Bank Mobile is a perfect solution for those on the go. Available for all major smart phones, on your mobile web browser and even via text messaging; you'll have access to your accounts no matter where you go.



My Bank Rewards

With our rewards program, every swipe of your debit card will earn you points toward gift cards, merchandise, travel, cash back and even occasional sweepstakes!

mybank4.com | 888-692-2654

