

Our Story: For over a century, our First United team has been serving our local communities and community oriented business owners in Maryland, West Virginia, Pennsylvania and Virginia. Our tweener size and team approach allows us to be small enough to get to know you, yet large enough to customize solutions for your lifetime of financial needs. Our goal is to provide value and to allow you to focus on what's most important to you.

ANNUAL
REPORT
2013





David J. Beachy



Paul Cox, Jr.

This year's Annual Report is dedicated to David J. Beachy and Paul Cox, Jr. Both will be retiring from the Board of Directors at the conclusion of the Annual Meeting, consistent with the Company's retirement policy.

Mr. Beachy will conclude 35 years of service to First United, having been elected to the Board in 1979. His vast experience in the building trades industry provided a unique insight for the Board. His tenure included service on nearly all of the Board committees.

Mr. Cox joined the Board in 1993, and over the ensuing two decades has been a participant at many levels of Board activity. Mr. Cox attended nearly all board training seminars and schools which were offered through the years. He distinguished himself through service to the Maryland Bankers Association – a rarity among bank directors. He is also a graduate of the prestigious Bank Director Training Program through the University of Maryland Robert H. Smith School of Business.

We will miss their wise counsel and advice, and wish them the very best in the years to come.

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FIRST UNITED CORPORATION DIRECTORS

David J. Beachy

Retired, Fred E. Beachy Lumber Co., Inc.
Building Supplies

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, Former President, Chief Risk
Officer, Secretary and Treasurer of First
United Corporation and First United Bank
& Trust

John W. McCullough

Certified Public Accountant Retired 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, Chief Financial Officer,
Treasurer and Secretary of First United
Corporation and First United Bank & Trust

Gary R. Ruddell

President, Total Biz Fulfillment, Inc.

I. Robert Rudy

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

Richard G. Stanton

Retired, Former Chairman, President and
Chief Executive Officer of First United
Corporation and First United Bank & Trust

Robert G. Stuck

Realtor, Long & Foster Real Estate, Inc.;

FIRST UNITED CORPORATION EXECUTIVE MANAGEMENT

William B. Grant

Chairman of the Board and
Chief Executive Officer

Carissa L. Rodeheaver

President and Chief Financial Officer

R.L. Fisher, II

Senior Vice President and Chief Lending
Officer

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, Director of
Operations and Chief Risk Officer

Keith R. Sanders

Senior Vice President and Senior Trust
Officer

ADVISORY COUNCIL MEMBERS

George B. Armistead

Baker & Armistead, PLLC

John F. Barr

Ellsworth Electric, Inc.

Brian R. Boal, CPA

Boal and Associates, PC

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,

Mary Beth Pirolozzi

Executive Director,
United Way

Ginna Royce

President,
BlaineTurner Advertising, Inc.

Tod P. Salisbury

Salisbury & McLister, LLP

Marisa A. 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

David G. Esworthy

Market Area President serving
Frederick County, MD

David B. Kelley

Market Area President serving
Monongalia County, WV

Philip L. Rodeheaver

Market Area President serving
Garrett and Allegany Counties, MD
and Mineral County, WV

Patricia E. Young

Market Area President serving
Washington County, MD
and Berkeley County, WV

Retired, Former Vice President, Oakview
Motors, Inc.

Hoye Andrew Walls, III

President, Morgantown Printing & Binding;
Member, MEGBA, LLC

R.C. Marker Company

Bart Naylor

Capital Strategies Consulting, Inc.



LETTER TO THE SHAREHOLDERS



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



Carissa L. Rodeheaver, CPA, CFP
President and
Chief Financial Officer

As 2013 drew to a close, the banking industry continued to pose both opportunity and challenges for banks of all sizes. Opportunity for First United Corporation came in the form of technology, growth in non-traditional fee income lines of business and serving the financial needs of our local communities and community oriented business owners through our customized team approach. Challenges came in the form of a sluggish economic recovery and mountains of government regulations. On behalf of the Directors, management and employees of First United Corporation, we are pleased to report to you, our shareholders, that we embraced the opportunities to prepare our bank for a profitable future and we met the challenges head on with our dedicated and well-trained employee base. We hope that this letter will give you a better understanding of our financial performance and how we leveraged our opportunities and tackled the challenges.



Pastor **Jerry Price** from International Church of God, **Riverside**
Office Manager, **Dianna Berkey**, and Commercial Relationship
Manager, **Mike Majeed**



Allen Shapiro, Business Relationship Banker; Kendra Geiger, Melinda Gibson, Beverly Critchfield, Mark Folk of Keystone Lime Company in Springs, PA and Maryland Minerals in McHenry, MD and Blake Walker, Grantsville Community Office Manager

FINANCIAL PERFORMANCE

Your Company reported another positive year for 2013 as we saw continued improvement in our asset quality, growth in our Trust & Investments Department, and effective management of expense levels. Overall, net income available to common shareholders improved to \$4.7 million in 2013 from \$3.0 million in 2012. This translated to earnings per common share of \$0.75 in 2013 versus \$0.48 in 2012. The year-over-year increase was primarily due to reduced provision expense as asset loan balances. Although net income in recent years was reduced due to higher loan losses and provision expense, we were fortunate to recapture some of the previous loan losses during 2013 which resulted in lower than anticipated provision expense and the recognition of interest income on non-accrual loans which were repaid. It was important to us that we not allow these recoveries to artificially inflate core earnings, so we used this opportunity to increase the valuation allowance against our other real estate owned portfolio in order to better position the portfolio for quicker sales.

Even though the Great Recession technically ended in 2009, economic recovery in nearly all of the areas served by First United Bank & Trust has been tepid

at best. This was reflected in the slight compression of our net interest margin from 3.30% in 2012 to 3.25% in 2013 and the decline in loan balances during 2013. Our return to strong core earnings has been slower than we would like. As we have written in past letters, the Great Recession took a significant toll on First United as many loan customers struggled – and continue to struggle. Several years ago, we were faced with a choice on how to approach our troubled assets. We could have executed a sizable capital raise and a fire sale of non-performing loans and other real estate owned to a non-bank entity. We dismissed this out of hand because of the significant dilution it would have caused for you, our shareholder. We also recognized that this would have meant that these loan customers, many of whom are vital links to their communities, would have been forced to deal with investors, rather than a



Rick Ault, Business Relationship Banker; Rick & Shari Metzger, Cavetown Auto Parts; and Laura Wiedeman, Smithsburg Community Office Manager

community bank. Rather, we chose a different path, and decided not to sell our loans because of our desire to work through the challenging situation with our customers and because our financial models showed that over the long-term, this approach would be more financially beneficial to our shareholders. Although this path is, perhaps, the more difficult and the most protracted, in our opinion it is the best course for the long-term benefit of our shareholders, our customers and our communities.

As we look at our troubled assets, or what the industry calls classified assets, we have seen remarkable progress. At the high water mark, our ratio of adversely classified assets to capital stood at 161.7%. At the end of 2013, this ratio had dropped significantly to 82.7%. We know that this ratio is still too high, but it reflects both the hard work of many in your Company and the effects of a slowly recovering economy. As you review the 10-K, you will see similar improvements in both our delinquency ratio and our volume of charged off loans. Much work remains in this area, but we are confident that, with the plans we have in place, we will continue to see great strides in improving asset quality which translates to lower risk on our balance sheet, lower provision expense and stronger earnings.

CHALLENGES

Let us begin with the challenges that we face on a daily basis. The first is the continued sluggish economy. While the economy is not technically in recession, it lacks energy and vigor. Community oriented business owners are reluctant to commit to expansion, given the uncertainties of regulation, health care policy, taxation, and consumer attitudes. Consumers also face uncertainties of job retention, increased costs and the like. The weak economy also makes it more difficult for many customers to recover from the difficulties encountered in the recession. As noted earlier,



Seated is Nikki Bowman, Founder, Publisher, and Editor of New South Media. Standing are Nada Kinser, Suncrest Community Office Manager and Kimberly Moyers, Business Relationship Banker



Jason Ellis, GM & VP Teleplus Corp with Hagerstown Community Office Manager, Chuck Elcheberger

this extends the time period for clearing troubled assets from our books.

The greatest source of earnings for a bank comes from a growing and well diversified loan portfolio. Due to the sluggish economy, your Bank has, over the last five years, seen a contraction of its loan portfolio, particularly in our commercial loan balances. Some of this was caused by larger than expected payoffs, as we find many businesses would prefer to decrease debt than to expand in today's economy. Some was caused by slow loan demand in many of our markets. Aside from Morgantown, West Virginia, and, more recently, Frederick, Maryland, loan demand has been subpar. Finally, competition between banks for highly-qualified borrowers has created an environment where they can name their price. We have elected, in some cases, not to bow to this pressure and to continue to pursue profitable relationships. We are redoubling our efforts as we move into 2014 to reverse this negative trend and to get back on track with sustained growth of our loan portfolio.

The recent progress we have seen in late 2013 and early 2014 is very encouraging. We are experiencing the largest increase in loan requests that we

have seen in a number of years. This is particularly so in the growth markets of Morgantown, West Virginia and Frederick, Maryland. Strong growth in loan balances will be a key to our resumption of strong core earnings.

The second challenge, sadly, is the government. Well intentioned, but ill-conceived regulation spews forth weekly from Washington. Regulations issued under the Dodd-Frank Wall Street Reform and Consumer Protection Act have now exceeded 12,000 pages, with much more still to come and capital guidance from far away Basel, Switzerland impacting banks throughout the United States. At the end of 2013, bankers woke up to find that the "Volcker Rule" – a Dodd-Frank provision aimed primarily at the largest of Wall Street firms - suddenly had implications for community banks across the country. Through much intervention by the American Bankers Association and Congress, the banking industry was able to thwart what we believe would have been unintended financial effects of the Volcker Rule.

Hundreds of smaller community banks across the country do not have the resources to cope with the regulation. The good news is that First United Bank & Trust has the size, girth, and expertise to cope



Baughmans and Ballenger Creek Community Office Manager, Denise Phelps, and Harold Blubaugh, Nick Cockerham, Lori Traube from North Star Foundations, Inc.



with this onslaught of regulation, although it does come at significant expense.

So, there are the two big challenges. First United Bank & Trust accepts those two challenges and works daily to profitably provide a great array of financial services to a slowly recovering economy, while at the same time, expending the resources necessary to meet its compliance obligations.

OPPORTUNITIES

This leads to the question, "how are we to be successful in such an environment?" The answer is First United's unique size and skill set that we can offer to our customers. At \$1.3 billion in assets, we are essentially the only independent bank of our size within the markets we serve. At this size – which we call our "tweener size" – we can be directly connected to our communities, our community oriented business owners, and our consumers in a way that the large regional banks simply cannot match. At the same time, we are considerably larger than many smaller banks in our market. We can compete effectively with them because the array of services we can offer is much broader. This direct connection and client relationship, coupled with the customized solutions that follow, creates a unique difference and presents a huge opportunity for our Bank.

During 2013, our Trust & Investments Department turned in another year of strong growth and it promises great opportunity for future earnings. Trust revenues rose over 8% when compared to 2012 and eclipsed the \$5 million mark. The market value of trust assets under management exceeded \$675 million at December 31, 2013, an increase of over 6% when compared to

December 31, 2012. The successful marriage of our trust area with our investment area creates efficiencies and synergies and assures our customers of the best possible array of wealth management services. Additional investments in talent, which were made in 2013, should allow for greater penetration in our markets and continued strong growth in non-interest income from this dynamic service.

As technology continues to improve, we are able to provide a host of new opportunities to our diversified customer base. As the banking industry undergoes the metamorphosis from traditional delivery channels to digital banking, we have experienced reduced branch traffic and lower transaction levels. This has presented us with the opportunity for greater efficiency as we reduce the expense of brick and mortar branches and migrate to the convenience of technology. Our internet and mobile banking and Treasury Management services offer electronic banking to both our consumers and our business owners wherever and whenever it is convenient for them.

Through the strong efforts of both our branch associates and our experts working in Treasury Management, the Company continued to focus on growing our



Vice President and Commercial Relationship Manager, Josh Bosley; Nick Gangler, and David Gangler, owners of Garrett Equipment Rentals; Oakland Community Office Manager, Sarina Rodeheaver



Shelley Friend, Keyser Community Office Manager
Gerardo and Rosaria Castiglia, owners of Castiglias
Italian Restaurant and Allen Shapiro, Business
Relationship Banker

customer relationships, particularly in the area of core deposits. Due to the low loan demand discussed earlier, deposit growth was not a key focus for 2013. Rather, we remained focused on changing our deposit mix. As a result of our relationship focus, our core funding grew 10% while higher cost certificates of deposit decreased by 15%. The effect was a reduction in our cost of funds, from 1.29% in 2012 to 1.14% in 2013. This continues to be absolutely essential in view of the protracted low interest rate environment and the ongoing pressure to lower loan rates on both new and existing loans. Our greatest opportunity is the deepening and building out of complete relationships with our existing customers, both community oriented business owners and consumers. We have experienced steady improvement in this area and find that the average customer of First United has nearly four accounts with the Bank.

In summary, First United's customers have access to unmatched Trust & Investments services, state-of-the-art Treasury Management and internet-based banking tools as well as a full array of lending opportunities, at higher lending levels due to our asset size. We strategically leverage our "tweener size" by carefully constructing teams within each of our markets that work collaboratively to assure

that we bring the full and appropriate array of services to our current and prospective customers. Our teams offer traditional Retail Bankers, Mortgage Specialists, Commercial Relationship Managers, Trust & Investments experts and Treasury Management specialists. With these teams, our experience and our unique size, First United can truly provide customized solutions for all of our customers' financial needs!

This, then, is the essential difference between us and the competitors in our markets. This difference is best summed up in *Our Story*, which is found on the cover of this year's Annual Report. We encourage you to read it over a few times. As we return to normalized core earnings, we believe adherence to this strategy will make all the difference in our success and the strong financial performance we plan for the future of your investment in First United Corporation.

William B. Grant
Chairman and
Chief Executive Officer

Carissa L. Rodeheaver
President and
Chief Financial Officer





TRUST & INVESTMENTS

In 2013, we celebrated our 51st anniversary of serving the financial needs of individuals, businesses and nonprofit organizations by providing superior wealth management and outstanding customer service. In Trust & Investments, we understand that our clients recognize value by realizing their financial dreams and celebrating life's milestones.

We are fortunate that this year we also had the opportunity to celebrate life's milestones within our own Trust & Investments family. This year we celebrated the milestones of employee dedication and longevity which has been a hallmark of our success. I would like to congratulate: Linda Hileman (10 years), Heather Broadwater (20 years), Christine Sisler (20 years), Louise Younkin (30 years), Annette Chapman (30 years), and Shirley Fitzwater (40 years). Congratulations in celebrating your own milestones in life.

We made great strides in 2013 by growing assets under management and driving strong revenues while managing net income. Assets under management in

both trust and investments exceeded \$909 million with revenues of \$5.8 million. We welcomed several new sales officers in 2013 to support our growth initiatives in the communities of Frederick, Martinsburg and Morgantown. We continue to apply technology to automate processes and enhance our delivery to customers. We also continue to implement the plans for growth, while keeping a watchful eye on expenses.

We are enthusiastic about continuing the growth and financial success of Trust & Investments. Our growth initiatives include the addition of sales staff in our contiguous counties where opportunities to gain market share exist. We are introducing the product lines of life, long-term care insurance and expanding financial planning to compliment the wealth management process. 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 come in contact with people who might benefit from our services.

SUMMARY OF SELECTED FINANCIAL DATA | 2013-2012

(Dollars in thousands except per share data)

	2013	2012	% Change
Results of Operations:			
Tax-equivalent interest income	\$ 50,893	\$ 54,256	-6.20%
Interest expense	11,732	13,965	-15.99%
Tax-equivalent net interest income	39,161	40,291	-2.80%
Tax-equivalent adjustment	979	1,145	-14.50%
Provision for loan losses	380	9,390	-95.95%
Net interest income after provision for loan losses	37,802	29,756	27.04%
Non-interest income	13,271	15,338	-13.48%
Operating non-interest income	13,042	13,630	-4.31%
Non-operating non-interest income:			
Net gains-other	229	1,708	-86.59%
Non-interest expenses	42,405	39,518	7.31%
Net gains and fair value write-downs on OREO	2,874	494	481.78%
Income before income taxes	8,668	5,576	55.45%
Income tax expense	2,222	913	143.37%
Net income	6,446	4,663	38.24%
Preferred stock dividends and discount accretion	1,778	1,691	5.14%
Net income available to common shareholders	4,668	2,972	57.07%
Common dividends paid	-	-	-
Net income per FTE (pre-tax)	\$ 25,421	\$ 15,798	60.91%
Per Share Data:			
Basic and diluted net income per common share	\$ 0.75	\$ 0.48	56.25%
Book value (at year end)	11.49	11.14	3.14%
Tangible book value (at year end)	10.11	9.35	8.13%
Financial Condition (at year end):			
Assets	\$ 1,333,503	\$ 1,320,783	0.96%
Deposits	977,403	976,884	0.05%
Net loans	796,646	858,782	-7.24%
Investment securities	340,489	227,313	49.79%
Shareholders' equity	101,340	98,905	2.46%





	2013	2012
Performance Ratios (for the year):		
Return on average equity	6.45%	4.79%
Return on average assets	0.48	0.34
Yield on average interest-earning assets	4.23	4.45
Rate on average interest-bearing liabilities	1.14	1.29
Net interest spread	3.09	3.16
Net interest margin	3.25	3.30
Efficiency ratio	80.00	71.10
Capital and Credit Quality Ratios:		
Average equity to average assets	7.49%	7.15%
Total risk-based capital ratio	15.29	14.13
Tier 1 to risk-weighted assets	13.65	12.54
Tier 1 to average assets (leverage)	10.97	10.32
Allowance for loan losses to gross loans	1.68	1.83
Non-performing loans and 90 day past-due loans to total assets	1.40	1.67
Net charge-offs to average loans	0.34	1.41

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:

(800) 953-2593
TDD for Hearing Impaired: (800) 231-5469

Foreign Shareowners:

(201) 680-6578
TDD for Hearing Impaired: (201) 680-6610

Shareholders' Meeting

The Annual Shareholders' Meeting
will be held on:

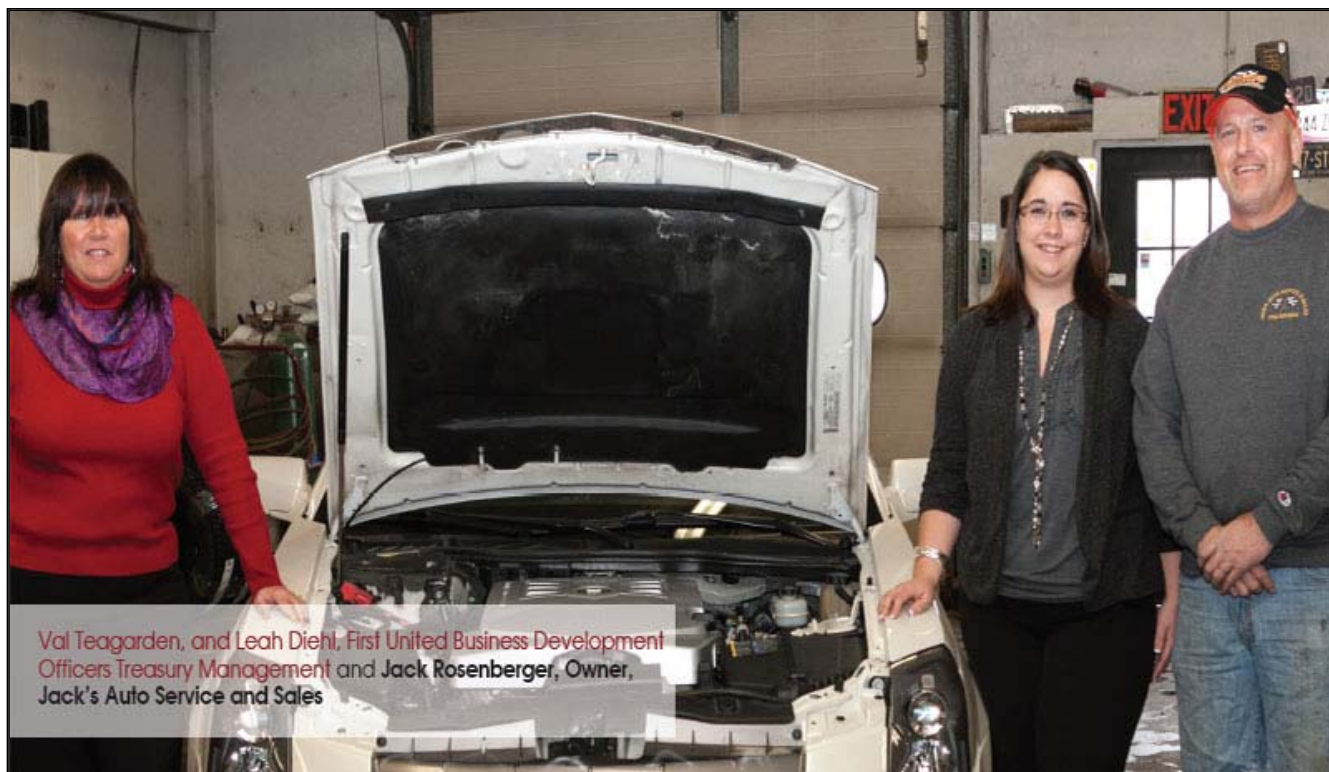
Thursday, May 15, 2014, 10:00 a.m.
The Wisp Resort
296 Marsh Hill Road
McHenry, MD 21541

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



Val Teagarden, and Leah Diehl, First United Business Development Officers Treasury Management and Jack Rosenberger, Owner, Jack's Auto Service and Sales

TREASURY MANAGEMENT

Managing a company's cash flow efficiently is crucial in any business, no matter how large or how small. This is why we have focused our efforts in providing an array of Treasury Management Services to maximize the strengths of today's businesses. Our customers tell us that accessing their business account information securely online has enabled them to spend more time managing and growing their business.

The value of offering these services to our Company is key to our growth in core deposit balances. It also provides additional fee income and opportunities to build long-term Community Oriented Business Owner relationships. For example, our core business checking balances increased by 17% in 2013 as a result of these Treasury Management Services.

We are continuing to see growth in the number of customers signing up for our Treasury Management services as well. Last year, we increased our Merchant Service customers accepting debit and credit cards by 61% and our online Business Internet Banking customers by 11%. This reinforces our goal of providing additional value and allows our Community Oriented Business Owners to focus on what's most important to them.

Our team approach and "tweener size" allows My Bank to be large enough to customize a variety of electronic solutions, yet small enough to know our customers by name. We will continue to enhance our Treasury Management strategies while engaging our Community Oriented Business Owners in order to build stronger relationships for years to come.



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

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 Street
Piedmont, WV 26750

MONONGALIA COUNTY, WV
Sabraton Office
1951 Hunter's Way
Morgantown, WV 26505

Star City Office
7 Chaplin Road
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 **ATM**
100 South Queen Street
Martinsburg, WV 25401-0708

South Berkeley Office
7736 Winchester Avenue
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 25 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.



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.



Business Deposits

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



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.



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.



Treasury Management

With online options, sweep accounts, ReSubmitt and more; our business cash management solutions help to keep your business in great shape!



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.



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.



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.



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.



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.



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.



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.



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!



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

