

## **Online Privacy Statement**

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

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

### **Collecting Information**

When you visit our website(s) we may collect information about you when you browse or use our online services. We may collect technical information about your browser and the pages that you visit. For example, we may collect your computer system information such as your Internet Protocol (IP) address, domain name, system configuration, and settings. We may also collect any information you volunteer to us, such as feedback from surveys or contact information.

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

### **Sharing Information**

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

For additional information on how First United Corporation shares information we collect from consumers who have applied for or obtain a consumer product or service from us, please refer to our Consumer Privacy Notice below.

## Email

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

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

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

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

## Protecting Children's Online Privacy

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

## Links

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

## **Security / Protecting Online Applications**

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

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

## **Changes**

This notice describes First United Corporation's current online privacy practices. We may change our online privacy practices in the future and we may revise this notice from time to time. This notice was last revised September 2016 and is effective as of that date.

## **Contacting Us**

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

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

1-888-692-2654  
[customerservice@MyBank.com](mailto:customerservice@MyBank.com)

**FACTS****WHAT DOES FIRST UNITED CORPORATION DO WITH YOUR PERSONAL INFORMATION?****Why?**

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

**What?**

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

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

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

**How?**

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

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

**Questions?**

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

Who we are	
<b>Who is providing this notice?</b>	<p>Subsidiaries of First United Corporation including:</p> <ul style="list-style-type: none"> <li>• First United Bank &amp; Trust <ul style="list-style-type: none"> <li>• Wealth Management Division</li> <li>• OakFirst Loan Center, Inc.</li> <li>• OakFirst Loan Center, LLC</li> </ul> </li> </ul>
What we do	
<b>How does First United Corporation protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does First United Corporation collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make deposits or withdrawals from your account or provide account information</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First United Corporation has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First United Corporation does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include direct marketing, identity theft protection, investment/insurance companies and other companies that provide financial products and services.</i></li> </ul>
Other important information	
<p><b>Health Insurance Portability and Accountability Act:</b>  We do not share medical or health information among our family of companies nor will we disclose medical information to nonaffiliated third parties unless you have instructed us to do so in writing.</p>	