

**FIRST UNITED BANK & TRUST**  
**ELECTRONIC COMMUNICATION (eCommunication) DISCLOSURE**

You have elected to receive your periodic statement(s) electronically via the First United Online (or Business Internet Banking, as applicable) delivery service instead of by mail. Your account statement will continue to be processed on your regular statement-processing day and posted online. First United Bank & Trust will send you an e-mail notifying you that your statement is available for viewing, the email will be from customerservice@MyBank.com. You will be required to use your Online Banking User ID, Password and Enhanced Security information to gain access to Online Banking before you can view, print or save your electronic documents. This agreement also provides consent to receive disclosures, agreements, notices and other required IRS tax forms (Business tax forms are only available in paper form) for your accounts through the same online delivery service described above.

**By making this election**, you agree to be bound by all the terms and conditions of this agreement, your My Bank Online Internet Banking Agreement & Disclosures and to all rules, regulations and procedures applicable to your account(s) and any other contract for services you may have with First United Bank & Trust. You also agree to be bound to procedures established for this service as outlined below, as may be amended from time to time.

**You agree that:**

1. Your Statements, Notices, Tax forms (Business tax forms are only available in paper form) may be made available within My Bank Online Internet Banking services in a PDF format. You must have the most current version of Adobe Reader to read and save your electronic documents. You will be able to print and/or save them to your computer. Your joint owner(s), if enrolled in My Bank Online Internet Banking Services will also be able to view the documents for each enrolled account.
2. You agree to contact us immediately if you cannot access your electronic documents or are unable to install the latest version of Adobe Reader.
3. You will receive an email when your electronic document(s) is/are available for your review. This includes statements, electronic notices of account rate changes and overdrafts, IRS required tax forms (not applicable to business tax forms as only available in paper form), among other documents. In a timely manner, it is important to review these documents for any errors or for any additional information about your account. You understand that this consent authorizes First United Bank & Trust to provide account related disclosures electronically. Examples of disclosures include, but are not limited to, any disclosures as may be required under the Truth in Lending Act, Privacy Policy, Truth in Savings Act, Electronic Funds Transfer Act, Funds Availability Act and Check Clearing for the 21st Century Act.
4. You will maintain a current email address. If you use an email filter, our emails to you may be blocked by your Internet Service Provider. We are not responsible for blocked emails.

5. For deposit statements, customer will receive electronic and paper for current cycle, only electronic from next cycle on. For loan statements, customer will be immediately setup with the new document delivery method. For both loan and deposit notices and tax forms, any changes to document delivery method will be implemented immediately.
6. If you request a paper copy of your account documents, though one was delivered to you electronically, you may incur a fee. Please refer to our Consumer/Commercial Product and Services Pricing Guide for any additional fees. Contact us for a copy.
7. Documents for open accounts will be available to you through My Bank Online Internet Banking for a maximum of 7 years. Once an account has closed, you will have access to statements on non-interest bearing accounts for 30 days, and interest bearing accounts until February of the following year.

**At your request, we will provide you with a paper copy of any amendments to our disclosures and agreements. You may request paper copies by calling or writing us at the contact information below.**

## **YOUR MINIMUM SYSTEM REQUIREMENTS**

To access My Bank Online Internet Banking Services and your electronic communications, you will need the latest commercially accepted browser software versions offered by your browser vendor, an active email address, and the hardware required by the browser vendor to operate the browser version. Additionally, the most current version of Adobe Reader is required to read and save the disclosures.

Should the requirements change, you will be notified and required to confirm your ability to meet the new requirements. Information sent through our pages is secure and uses Secure Socket Layer (SSL) protocol. SSL technology encodes information that is being sent over the Internet to help ensure the information remains confidential.

## **WITHDRAWING CONSENT**

To withdraw your consent or change document delivery method, sign in to Internet Banking and adjust your online document delivery designations.

## **UPDATING INFORMATION**

It is your responsibility to provide us with accurate and complete information regarding email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update your email address and security information within My Bank Online Internet Banking under the Customer Service option, "Manage Contact Information". You may also update other information relating to your account by contacting us using any of the contact information listed below or by visiting your local community office. Please do not send confidential information to us through email.

## **CONTACT INFORMATION**

- Call the First United Customer Care Center at 1-888-692-2654
- Write us at: First United Bank & Trust, 12892 Garrett Highway, Oakland, MD 21550
- Email us at: [customerservice@MyBank.com](mailto:customerservice@MyBank.com)

## **TERMINATION OR CHANGES OF ECOMMUNICATION INFORMATION**

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of such termination or change as required by law.

**Revised 03/2017**

*A copy of this disclosure can be found at [MyBank.com](http://MyBank.com).*