FACTS

WHAT DOES FIRST UNITED BANK 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.

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

What?

- •Social Security number
- Account balances
- Payment history

- Transaction history
- Credit history
- Wire transfer instructions

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

How?

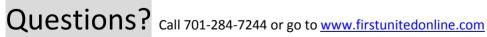
All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First United Bank chooses to share; and whether you can limit this sharing.

First United Bank

Who we are

Who is providing this notice?

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



2.



How does First United Bank protect my personal information?

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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does First United Bank collect my personal information?

We collect your personal information, for example, when you

Open an account

• Give us your contact information

•Apply for a loan

• Make a wire transfer

• Apply for financing

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • First United Bank does not share with our affiliates.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • First United Bank does not share with non-affiliates so they can market to you.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • First United Bank doesn't jointly market.	

Other Important Information

For North Dakota Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.