



March 19, 2020

First United Bank Family,

First and foremost, we are honored to be your Bank. At First United Bank, the health, safety and well-being of our customers, team members and communities has and always will be our top priority. At the request of our local, state and national leaders, we have determined it is in the best interests of all of our stakeholders to temporarily close public access and walk-in traffic to our Banking Center LOBBIES effective Friday, March 20th.

We understand the concern and uncertainty you may be experiencing as a result of the evolving challenges all of us face surrounding the coronavirus pandemic (or COVID-19).

#### STEPS WE ARE TAKING TO PROTECT YOU

Here's a few of the things we are doing to protect you and to continue providing you with uninterrupted basic banking services:

- ★ First United Bank and other banks have been developing and testing pandemic plans for a number of years at the request of our Regulators – Our industry is prepared and we are all in various stages of the implementation of those plans.
- ★ We have created a page on our website where you can find ongoing updates about our Banking Centers, customer service center and DIGITAL BANKING. Please check [www.FirstUnited.BANK/COVID-19](http://www.FirstUnited.BANK/COVID-19) periodically for new information.
- ★ We have taken numerous personal hygiene steps to create clean and safe work environments for our customers and employees.
- ★ To practice social distancing, a significant portion of our support staff is now working from home. Many of these folks are equipped with laptops and will still be answering your calls and carrying out your basic banking needs.

#### WHAT WE ARE ASKING YOU TO DO

According to the Centers for Disease Control and Prevention (the CDC), one of the best ways to minimize the risk of contracting or inadvertently spreading the virus is to minimize contact. Because of this, we strongly recommend you enroll in DIGITAL BANKING. To enroll in DIGITAL BANKING, please visit our website at [www.FirstUnited.BANK](http://www.FirstUnited.BANK) and click on the [Enroll] menu option.

These are difficult times, but we as a nation and as a community will get through this and be stronger in the end. Our staff is working extremely hard in difficult circumstances to ensure that you continue to have access to your money and basic banking services.

We will do everything necessary and in our power to be here for you throughout this entire period for however long it takes.

We ask for your patience and of course your prayers. Be safe and God Bless.

Sincerely,

R. Mark Bain  
Chief Executive Officer