

Your guide to your statement.

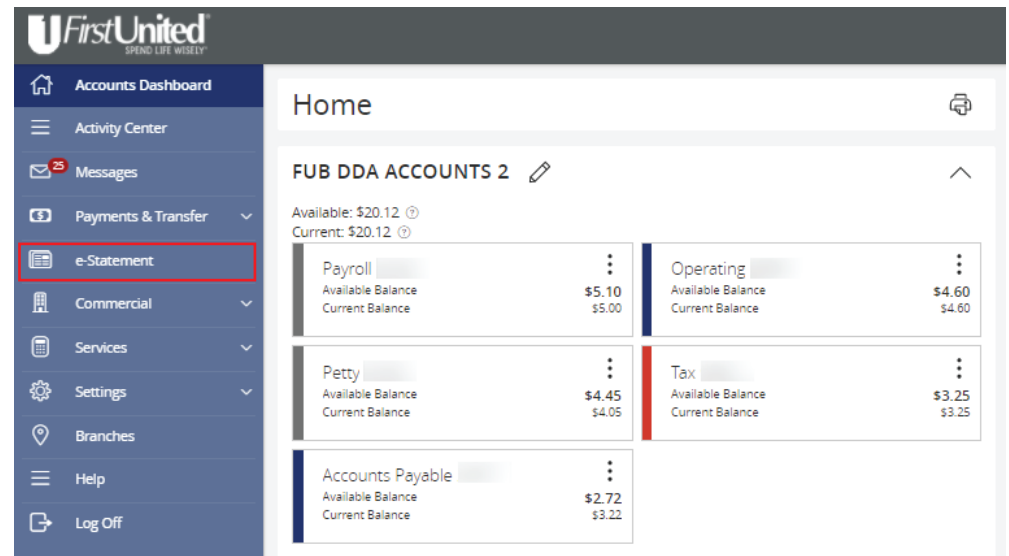
We have enhanced your statement experience!

At First United Bank we know it's the little things that make the biggest impact! Your statements now provide you access and features that will deliver easy navigation and enhanced search capabilities. Please refer to the descriptions inside for details on key sections and specific features. If you have questions, please contact Customer Care at (800) 924-4427.

Easy access to your account information anytime

Step 1

Log-on to your online banking account at www.firstunitedbank.com. Once logged on, select the "e-Statement" tab.



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Step 2

By selecting the “E-statements” tab, this will direct you to the statement portal. Here you will read the E-Statement & Notices Disclosure and Agreement. Click the check mark box and also select “I Agree” to move forward.

By clicking on “I Agree” below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the E-Statements service you will receive your statements, notices and documents electronically.

E-Statements & Notices Disclosure and Agreement

This E-Statements & Notices Disclosure and Agreement (“Agreement”) is made between you and First United Bank & Trust Company (“First United” or “First United Bank”) and provides your request and consent to receive statements, notices, and documents for your First United account(s) by electronic delivery. These electronic statements, notices, and documents are called “E-Statements”. This Agreement is in addition to the terms and conditions defined in the First United Online Banking Service Agreement, the Terms and Conditions of your Account, the Electronic Fund Transfer disclosure and corresponding Fee Schedule.

ELIGIBILITY FOR E-STATEMENTS. You must be enrolled in our online banking product in order to sign up for and view E-Statements. All account types for which the bank generates statements are eligible for E-Statements. In order to maintain eligibility for electronic delivery, you must be an active online banking user, since this is the avenue to receive E-Statements. If you fail to meet activity requirements, as defined in the First United Online Banking Service Agreement, and therefore become an inactive online banking user, electronic delivery will be turned off for any statements, notices, and documents previously enrolled in E-statements and will be sent by paper delivery. If you become an inactive online banking user and the type of account you have allows for a monthly maintenance fee to be waived by receiving E-Statements, you may begin receiving this fee as a result of these circumstances. See the First United Online Banking Service Agreement for more information about inactivity.

MULTIPLE ONLINE ID’S. E-Statements are available to anyone with access to view the account via Online Banking.

ACCESSING YOUR E-STATEMENTS. You will receive an email notification once a statement or notice becomes available for you to view. You must log into Online Banking using your online banking ID and password to view your newly available E-Statements.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures, periodic statements (e-statement) and notices are as follows. By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents. To access your electronic documents on a mobile device, you will need:

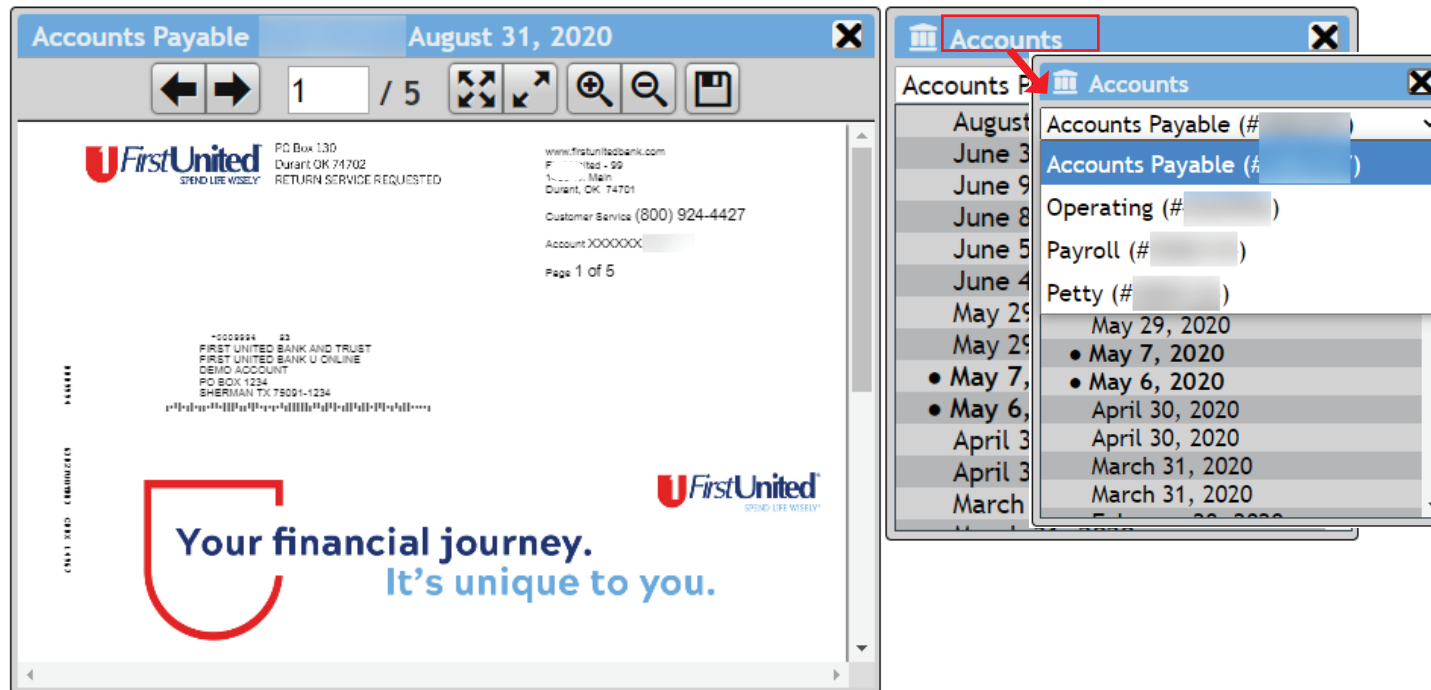
- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

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Step 3

You are now in the statement portal. To view your statements, you will select your specific account by using the tab on the top right-hand side of the page. There you will have a drop down and be able to select statements organized by date. You can have multiple statements open at once.

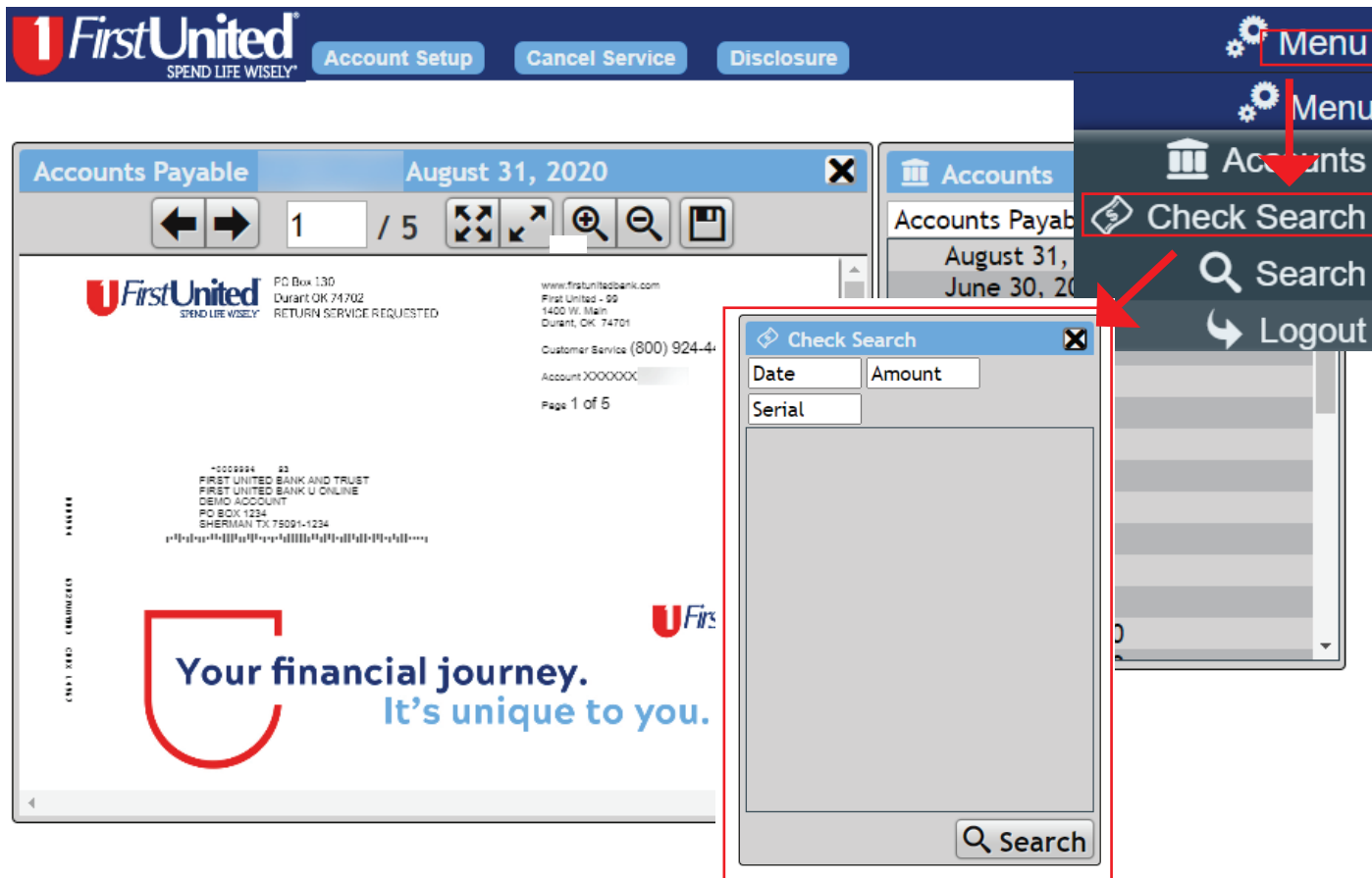


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Step 4

By selecting “Menu” you are able to select the accounts you want to view, check search or just a general search of all statements. Select “Check Search” to search checks by date, amount or serial number. This feature will only be available for statements processed after **September 1, 2020**.

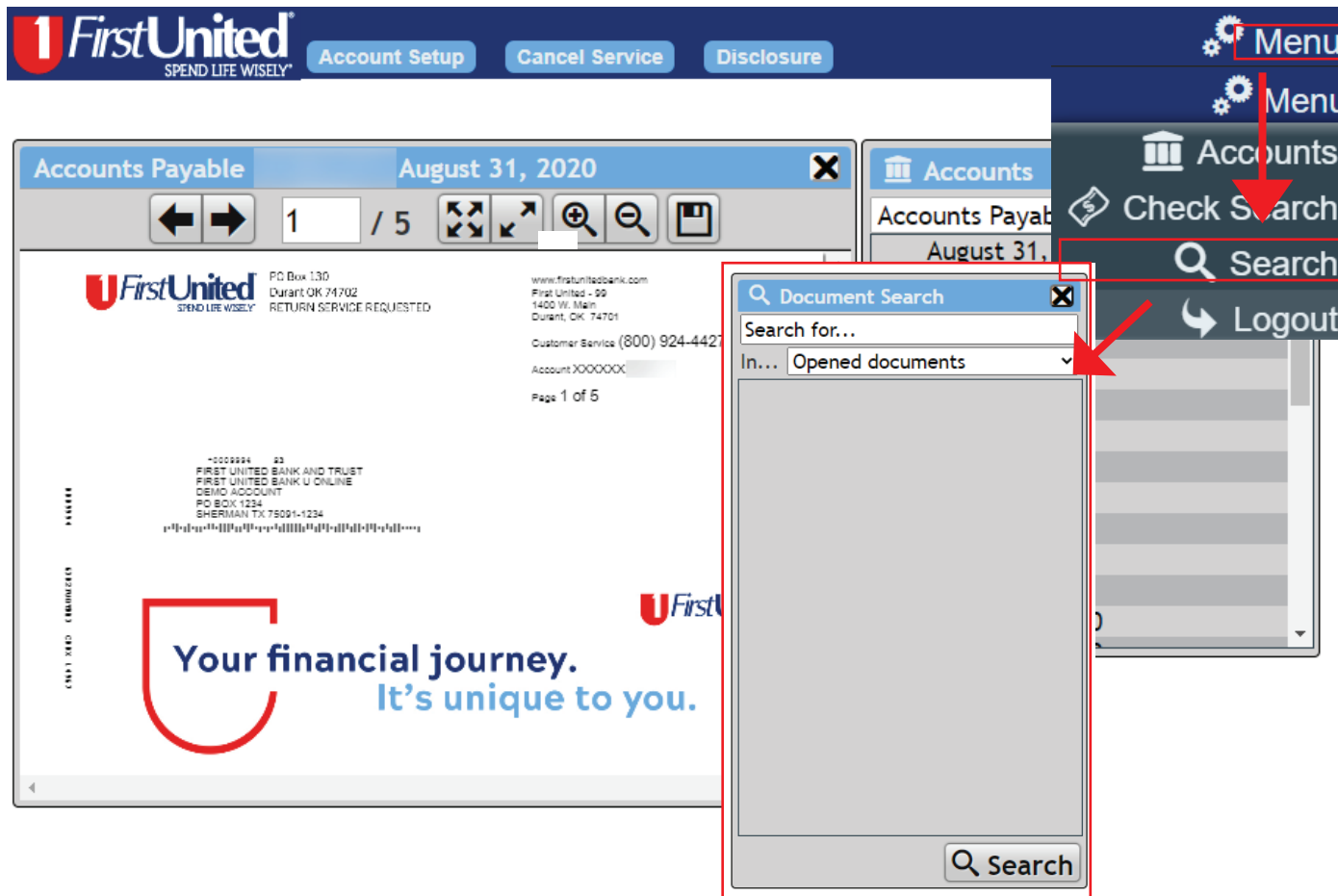


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Step 5

By selecting “Menu” you are able to select the accounts you want to view, check search or just a general search of all statements. Select “Search” to search statements. This feature will only be available for statements processed after **September 1, 2020**.



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Step 6

Selecting “Account Setup” allows you to choose which statements are sent via Print, eMail, or Both.

1 First United
SPEND LIFE WISELY®

[Account Setup](#) [Cancel Service](#) [Disclosure](#) Menu

Accounts Payable

1 / 5

First United SPEND LIFE WISELY®
PO Box 130 Durant OK 74702
RETURN SERVICE REQUEST

Statement Accounts:

| | |
|---------------------|-------|
| (Accounts Payable) | eMail |
| (Petty) | eMail |
| (Payroll) | eMail |
| (Tax) | eMail |
| (Operating) | eMail |
| 89 (Line of Credit) | eMail |

Notice Accounts:

| | |
|---------------------|-------|
| (Accounts Payable) | eMail |
| (Petty) | eMail |
| (Payroll) | eMail |
| (Tax) | eMail |
| (Operating) | eMail |
| 89 (Line of Credit) | eMail |

[Update Accounts](#)

March 31, 2020

Your financial journey. It's unique to you.

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Step 7

To cancel service, select “Cancel Service.” A pop up window will appear and there you will either select “Cancel Electronic Delivery” Or “Do Not Cancel.”

The screenshot displays the First United online banking interface. At the top, there is a navigation bar with the First United logo and the tagline "SPEND LIFE WISELY". To the right of the logo are three buttons: "Account Setup", "Cancel Service" (highlighted with a red box), and "Disclosure". Further right is a "Menu" button with a gear icon. Below the navigation bar, there are two main panels. The left panel is titled "Accounts Payable" and shows a date of "August 31, 2020". The right panel is titled "Accounts" and shows a list of accounts with dates ranging from "May 6, 2020" to "March 31, 2020". A red arrow points from the "Cancel Service" button in the navigation bar to a pop-up window titled "Cancel Service". The pop-up window contains the following text: "As always, you may choose to enroll or unenroll from electronic delivery of statements and notices at any time. If the type of account you have allows for a monthly maintenance fee to be waived, or if you receive any discounts by enrolling in e-statements, you may begin receiving this fee as a result of unenrolling from electronic delivery method. Changing your statement delivery method from paper to electronic will provide you with immediate access to e-statements. Changing your statement delivery method from electronic to paper will take place upon the next statement cycle. By clicking on 'Cancel Electronic Delivery' you are choosing to remove the ability to access any and all statements and notices via electronic delivery method. If you need to update the delivery method of only one or multiple accounts, select 'Account Setup' at the top of the e-statement portal to update the delivery method for specified accounts, while continuing to have access to electronic delivery for other accounts. Are you sure you want to cancel this service?" Below the text are two buttons: "Cancel Electronic Delivery" and "Do Not Cancel", both highlighted with red boxes. The background of the pop-up window shows a blurred view of the main interface, including the First United logo and the tagline "Your financial journey. It's unique to you."

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