

First United's Portfolio Account Link (PAL) access will be granted to Wealth Management clients and their designated authorized advisors who request this service.

Upon receipt of the completed application form, First United will send an email confirmation of your PAL username and then a separate email containing your confidential password.

User IDs for PAL can be changed by contacting your Wealth Management advisor or administrator.. User passwords and email addresses can be changed by the user.

PAL account data is refreshed every business day between midnight and 4:00 a.m. and data may be delayed as much as 24 hours. Equity asset prices are updated daily.

Account information available through PAL is for inquiry purposes only and cannot be altered onscreen. Screen pages can be downloaded for financial reports and presentations.

#### CONSENT TO RECEIVE ELECTRONIC PRIVACY NOTICES AND STATEMENTS

Agreement to Receive Privacy Notices and Statements by Electronic Means. You agree that First United Bank and Trust may provide its Privacy Notice (initial and annual) electronically in a format that allows visual text to be displayed on your personal computer. You agree that First United Bank and Trust may provide your account statement online in a format that allows visual text to be displayed on your personal computer. Both the Privacy Notice and account statement will be available at our website <https://www.mybank.com/wealth>.

First United will mail a paper copy of the most recent version of these documents upon your written or email request at no charge. Your consent to electronic delivery applies only to the above named documents. You may withdraw your consent to electronic delivery by calling First United Wealth Management at 1-855-829-7192 or write/email us at First United Wealth Management, PO Box 557, Oakland, MD 21550; or [trustoperationsstaff@mybank.com](mailto:trustoperationsstaff@mybank.com). If you withdraw your consent, we may terminate this Agreement. To access PAL and to access and retain all disclosures, you need the latest commercially accepted browser versions offered by the browser vendor 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.