



**Value
Driven**



2015 Annual Report

WILLIAM B. GRANT



WILLIAM B. GRANT

Retired Chairman of the Board and
Chief Executive Officer, 1996 - 2015

The Board of Directors, Management and Associates congratulate William B. Grant, former Chairman of the Board and Chief Executive Officer, on his retirement, December 31, 2015. His visionary leadership, dedication to associates, passion for community service and friendship will always be part of the legacy he leaves at First United.

Bill's leadership over the last twenty years has been rooted in integrity, always driven by a commitment to customer service. As the leader of over 370 employees, he inspired confidence, optimism and an enthusiasm among associates. During his tenure as Chairman and CEO, and through Bill's vision and leadership, the Bank nearly tripled in size as it has grown from \$487 million in assets to its current \$1.32 billion, with a presence in seven counties throughout Maryland and West Virginia. His clear vision led us to our community oriented business owner strategy and helped us to capitalize on a team-centric model for delivering solutions to our customers. Our operations division grew from the second floor of our Oakland office to an entire operations center. The Trust & Investments department, of which Bill was instrumental in establishing into our culture, has now grown to over \$715 million in assets.

Bill's career spanned over four decades of service through some of the best, and some of the most challenging, times in the history of the American banking system. Throughout his career, he led by example and lived by the vision of "uncommon commitment to service and solutions". His leadership fostered a family-oriented culture with a strong sense of customer and community service.

His legacy also includes an unwavering commitment to the Bank, the industry and his community. He was an avid champion for the banking industry through his board membership and leadership roles with the American Bankers Association, Maryland Bankers Association and Federal Reserve Bank of Richmond. His commitment extended beyond banking as he served in leadership positions with Garrett Regional Medical Center, Leadership Maryland, Oakland Lions Club, West Virginia Wesleyan Board of Directors and the Garrett Choral Society, just to name a few.

Bill leaves us a strong independent community bank, financially sound with solid capital, solid liquidity and seasoned, well-trained associates. We wish him the best in retirement!

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If you need assistance
in any of the following areas:

- Change in registration
- Reporting lost certificates
- Non-receipt or loss of dividend checks
- Information on dividend reinvestment plan

Please contact our transfer agent at:

Computershare Trust Company, N.A.
P.O. Box 43078
Providence, RI 02940-3078
www.computershare.com/investor

First United's Direct Line: (866) 298-7858
TDD for Hearing Impaired: (800) 952-9245
Foreign Shareowners: (781) 575-2622
TDD for Hearing Impaired: (781) 575-2692

Shareholders' Meeting

The Annual Shareholders' Meeting
will be held on:

Thursday, May 12, 2016, 10:00 a.m.
The Wisp Resort
296 Marsh Hill Road
McHenry, MD 21541

S.E.C. Form 10-K

The Corporation files an annual report on
Form 10-K with the Securities and Exchange
Commission. This statement can be found
on our investor relations website at
<http://investors.mybank4.com> or you may
request to receive a copy by calling us at
1-888-692-2654. A statement may also be
requested by mail, without charge, to any
shareholder who requests it in writing to:

Carissa L. Rodeheaver, Corporate Secretary
First United Corporation
c/o First United Bank & Trust
P.O. Box 9
Oakland, MD 21550-0009

LETTER TO THE
SHAREHOLDERS



Dear Shareholders, Associates, Customers and Community:

On behalf of our Board of Directors and management team, I am pleased to have the honor of communicating the progress of First United Corporation in 2015. Our focus in 2015 continued to be one of providing an uncommon commitment to service and solutions and our strategic objectives centered around this focus.

We know that our associates are at the very core of our clients' banking experience. We are committed to hiring individuals who embody our core values and culture and continue to develop those who have been exceeding expectations for years. We believe our associates need to be educated and informed in order to provide solutions for all of our customers' financial

“...our associates are at the very core of our clients' banking experience.”

needs. Our bankers are trained to understand the financial needs of our community oriented business owners. Our point of difference is that we do not just focus on the business, but rather, we focus on the business owner. We excel in serving business owners who, like First United, are loyal to their communities and employees and who value a full banking relationship.

Speaking of communities, during the year, our associates were more involved than ever in serving their communities. I challenged them to “Share the Love” and they did not disappoint! Every community office and every department reached out to help our community, friends and families. They collected food for shelters, volunteered in schools, held leadership positions for non-profit organizations, supported local animal shelters and even sponsored fundraisers for United Way and the Ronald McDonald House. This challenge originally was intended to only last one month, but I am proud to share that I am still regularly notified of their generosity and caring and how they are entrenched in the communities where they live and where our bank serves. This is a natural part of our culture.

Beyond our commitment to an educated and knowledgeable associate base, and beyond our passion for our communities, we also understand the need to provide a unified banking experience. We want our customers to have the same unified experience when managing their financial needs, whether that be from home, a mobile device or in our community office network.

We continue to focus on technology and simplifying our digital channels. As an example of this, just check out our new website! After talking with customers and associates, we introduced the new site in early 2016 and have received very positive reports since the launch. Additionally, we are spending a considerable amount of time studying how to make our offices more technology friendly and ensuring that associates can guide our customers through the digital experience.

A professional portrait of Carissa L. Rodeheaver, a woman with shoulder-length brown hair and bangs, smiling warmly. She is wearing a dark blazer over a light pink collared shirt and a patterned scarf. The background is a blurred office setting with wood paneling and framed pictures.

CARISSA L. RODEHEAVER

Chairman of the Board,
Chief Executive Officer and President

“Beyond our commitment to an educated and knowledgeable associate base, and beyond our passion for our communities, we also understand the need to provide a unified banking experience.”

“We believe that banking should be an experience, not just a transaction!”

With improved technology, we continue to see improved efficiencies. These efficiencies will allow us to restructure our community office network.

We expect to see consolidations, transitions and

possibly even new locations to better serve our customers’ banking needs. In addition, we are working on plans to update existing branch locations and are focused on enhancing our delivery methods. We want our community offices to provide a warm, welcoming and modern

experience for our customers and

to be a place where our associates

love to work. We believe that

banking should be an experience,

not just a transaction!

Our strategies are designed to

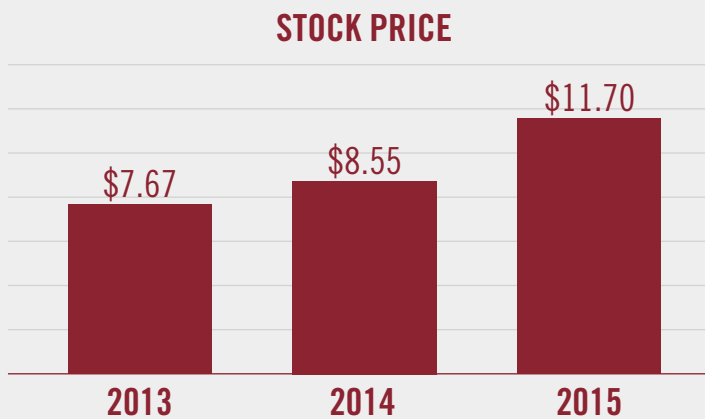
culminate in an improved total

return to shareholders. I am

pleased to report that our stock

price improved by 37% during

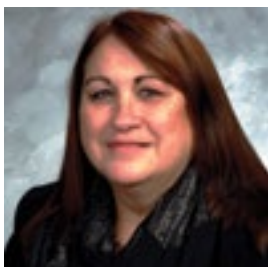
2015, closing the year at \$11.70.



It should be noted, however, that our stock is not heavily traded, which has caused, and will continue to cause, the trading prices to be somewhat volatile. We believe that we will continue to see improvement in the price as our earnings increase over time. Our net income available to common shareholders in 2015 was \$8.2 million or \$1.31 per common share, driven by a non-recurring \$11.6 million arbitration settlement received during the fourth quarter. This settlement gave us the opportunity to reposition our investment portfolio and to accomplish several capital objectives, including redemption of one-third, or \$10 million, of our outstanding Series A Preferred Stock in February 2016.

“Our strategies are designed to culminate in an improved total return to shareholders.”

While we did not see large growth in assets, I am pleased to report that our loan production was very strong during 2015 in both commercial and residential mortgage lending, resulting in net loan growth of \$39 million. Provision expense was also lower in 2015 due to the improved



“I have been with the bank for over 40 years, and I can tell you that I truly love what I do. It’s all about listening to people, being curious, and then helping them reach their goals. I am able to truly make a difference in peoples’ lives. I enjoy caring for my customers and strive to be like family and more than just a trusted advisor.”

SHIRLEY E. FITZWATER, Vice President and Senior Trust Officer

quality in our loan portfolio. We funded our loan growth with lower cost, core deposits as evidenced in our lower interest expense. Our community office network continues to be successful in changing the mix in the deposit portfolio towards core accounts linked to full customer relationships.

Other operating income continued to improve in 2015 as our Trust & Investments income increased, due to deepening our existing customer relationships and attracting new relationships. And as digital technology continues to supplement traditional payment systems, we also experienced an increase in debit card income. However, we did see increased operating expenses during the year, driven by higher costs of employee benefits, increased legal fees and higher data processing fees. We were able to offset some of the increased costs through lower expenses on the other real estate owned and through other expense control initiatives.

Capital levels remain strong, providing for future growth and adequately covering the risk on our balance sheet. As noted above, we redeemed one-third of the outstanding shares of our Series A Preferred Stock in February 2016, and we plan to retire additional amounts of this higher-cost capital over the next few years as we have the funds to do so.

As we look to 2016 financial performance, we will focus on enhancing revenues through increased loan production and growth in our Trust & Investments income and through treasury management fee income. We are striving to hold expenses flat even though we have plans to increase brand awareness and will begin transforming the look and capabilities of our community office network.

Your Company remains committed to developing our associates, providing value to our customers, being a strong corporate citizen in our communities and ultimately, increasing the return to you, our shareholders. Thank you for your confidence in First United Corporation!

Sincerely,



CARISSA L. RODEHEAVER, CPA
Chairman of the Board,
Chief Executive Officer and President

“Capital levels remain strong, providing for future growth and adequately covering the risk on our balance sheet.”



“Every day I come to work with a passion for helping our customers; whether that be through the education and awareness of our products and services or through helping to push forward internal improvements that make things easier and more intuitive. Our organization strives for constant improvement and that makes for an exciting environment in which to work.”

ERIC W. NUTTER, Vice President and Director of Marketing

SUMMARY OF SELECTED
FINANCIAL DATA



(Dollars in thousands, except per share data)

| Results of Operations: | 2015 | 2014 |
|---|--------------|--------------|
| Tax-equivalent interest income | \$ 45,827 | \$ 47,350 |
| Interest expense | 9,407 | 10,870 |
| Tax-equivalent net interest income | 36,420 | 36,480 |
| Tax-equivalent adjustment | 795 | 964 |
| Provision for loan losses | 1,054 | 2,513 |
| Net interest income after provision for loan losses | 34,571 | 33,003 |
| Non-interest income | 22,487 | 13,960 |
| Operating non-interest income | 24,992 | 12,907 |
| Non-operating non-interest income: | | |
| Net (losses)/gains-other | \$ (2,505) | \$ 1,053 |
| Non-interest expenses | 41,115 | 40,095 |
| Operating non-interest expenses | 41,115 | 40,095 |
| Income before income taxes | 15,943 | 6,868 |
| Income tax expense | 5,067 | 1,271 |
| Net income | 10,876 | 5,597 |
| Preferred stock dividends and discount accretion | (2,700) | (2,601) |
| Net income available to common shareholders | 8,176 | 2,996 |
| Net income per FTE (Pre-tax) | 49,057 | 20,199 |
| Per Share Data: | | |
| Basic and diluted net income per common share | \$ 1.31 | \$ 0.48 |
| Book value (at year end) | 14.51 | 13.30 |
| Tangible book value (at year end) | 13.20 | 11.37 |
| Financial Condition (at year end): | | |
| Assets | \$ 1,323,458 | \$ 1,332,296 |
| Net loans | 867,101 | 827,926 |
| Investment securities | 275,792 | 330,566 |
| Deposits | 998,794 | 981,323 |
| Shareholders' equity | 120,771 | 108,999 |
| Performance Ratios (for the year): | | |
| Return on average equity | 9.54 % | 5.07 % |
| Return on average assets | 0.82 | 0.42 |
| Yield on average interest-earning assets | 3.83 | 3.90 |
| Rate on average interest-bearing liabilities | 0.97 | 1.07 |
| Net interest margin | 3.04 | 3.00 |
| Efficiency ratio | 69.30 | 78.10 |
| Capital and Credit Quality Ratios: | | |
| Average equity to average assets | 8.69 % | 8.26 % |
| Total risk-based capital ratio | 17.37 | 15.40 |
| Tier 1 to risk weighted assets | 15.31 | 14.23 |
| Tier 1 to average assets (leverage) | 11.51 | 11.29 |
| Common equity tier 1 to risk weighted assets | 9.92 | N/A |
| Allowance for loan losses to gross loans | 1.36 | 1.44 |
| Non-performing loans and 90 days past due loans to total assets | 1.25 | 0.91 |
| Net charge-offs to average loans | 0.14 | 0.49 |



"I am very pleased to be a part of the team here at First United. The culture here at the bank is very team oriented. We are all working together to help each other achieve more for our customers and our shareholders."

PATRICIA A. HARRISON, Assistant Vice President and Community Office Manager



SHARING THE LOVE



During 2015, First United associates 'shared the love' with local schools, youth organizations and charities. There were bake sales, collection jars and volunteering of time that benefited nearly 450 different organizations and non-profit groups in our area. Associates donated over 25,000 hours of their time during the year to help our communities.



EXPERIENCE



MATTHEW T. GROWDEN, CISSP, CCBSO
Vice President & Chief Information Officer

“I have been afforded many opportunities to grow and develop in my career at First United. During that time, one of the great strengths I have seen is that this organization allows everyone to have a voice. Everyone can be heard, regardless of position. That mutual respect throughout the company is a key part of the culture of the company and is a hard thing to find anywhere else.”

Over the last several years, First United has placed an emphasis on expanding our technologies and the suite of products and services that we provide to our customers. For our business clients, we have further enhanced our electronic banking services toolkit. We offer our community businesses tools to make deposits remotely and manage cash flow as well as accept payments more quickly and easily. These improvements allow our business customers to save time and focus on what is most important to them - their own customers.

Additionally, in support of our mission, First United has been building a breadth of tools such as mobile and text banking for easy access to account information. Our mobile deposit capture app allows on-the-go customers to easily deposit checks directly into their accounts. This emphasis on technology reflects our desire to give our customers what they want, and mobile banking tools have shown the fastest growth in all the electronic services the company offers, as can be seen below:

400%

Adoption of mobile business banking accelerated dramatically in 2015, seeing many businesses adopt this great new technology and growing the user base by over 400 percent.

26%

Mobile access to the First United website increased to 26 percent of total traffic during 2015. This growth led to the launch of a more responsive, mobile-friendly website, as well as further enhancements and improvements, which will be coming soon.



MOBILE BANKING EXPERIENCE

Nearly 40 percent of First United’s internet banking customers now utilize one or more mobile banking products. These tools allow customers to check balances, deposit checks, pay bills and transfer funds on-the-go. And new payment options, coming soon, will include Apple Pay and Samsung Pay.

MOVING
FORWARD



Heading into 2016 and beyond, First United has positioned itself to continue delivering new and innovative products and services that customers want. These technological advancements will help customers better manage their finances and provide them with the unified banking experience that we want to deliver. In addition, First United is also transforming to the branch of the future in order to enhance the customer experience within the community office network.



NEWEST LOCATION

Beginning with a new location in Frederick, Maryland in early 2016, this exciting, new and open concept will merge the uncommon commitment to service that First United provides, along with the technological advancements that further enhance the customer experience.

3D rendering of the new First United location in Frederick, Maryland

Over the next few years, First United has committed to enhancing our delivery methods and updating our existing locations to provide a warm and welcoming, modern environment. These locations will offer more than just a unified banking experience. They will reflect the local community and be a place where associates love to work.

We believe that 2016 will be an exciting year for First United as we strive to continue to offer some of the latest in technological advancements and improvements, while still remaining a true community bank.



“I believe that First United places value at the center of everything. That shows when we work together to customize solutions for our customers. We care about what they care about, and we’re here to understand their story. We bring value in knowing our customer beyond their immediate needs.”

MIKE A. MAJEED, Vice President and Commercial Relationship Manager



Back Row: Jason B. Rush, Keith R. Sanders, Tonya K. Sturm, R.L. Fisher
Front Row: Karen L. Malecki, Carissa L. Rodeheaver, Robin E. Murray, Beverly A. Sines

FIRST UNITED BANK & TRUST

EXECUTIVE TEAM



CARISSA L. RODEHEAVER

Chairman of the Board, Chief Executive Officer and President

R.L. FISHER

Senior Vice President and Chief Lending Officer

ROBIN E. MURRAY

Senior Vice President and Director of Retail Banking

KAREN L. MALECKI

Vice President and Director of Strategic Initiatives

JASON B. RUSH

Senior Vice President, Director of Operations and Chief Risk Officer

KEITH R. SANDERS

Senior Vice President and Senior Trust Officer

BEVERLY A. SINES

Senior Vice President and Chief Credit Officer

TONYA K. STURM

Vice President and Chief Financial Officer

ASSOCIATES



Brittany N. Adams
 Karlee J. Africa
 Janet Y. Alexander
 Vicki M. Alexander
 Daniel L. Anderson
 Valerie N. Andrews
 Raquel L. Anguiano Burrell
 Nakisha C. Aviles-Broadnax
 LaDonna R. Bach
 Brian L. Baker
 Danelle L. Baker
 Victoria A. Baker
 Rhonda S. Baniak
 Nancy S. Banzhoff
 Renee B. Barger
 Janice A. Bartles
 Staci R. Bateman
 Brian A. Bazzle
 Sandra E. Bell
 Jeremy C. Bennett
 Dianna L. Berkey
 Kimberly A. Betson
 Rupal V. Bhatt
 Rebecca K. Biser
 Donna S. Bittinger
 Rebecca L. Bittinger
 Teresa M. Bittinger
 Evan A. Boehm
 Travis F. Bohrer
 Brad W. Bolyard
 Dionne L. Bolyard
 Mary M. Bond
 Joshua C. Bosley
 Carol A. Brant
 Yvonne C. Brantley
 R. Susie Brantner
 Susan E. Brenneman
 Maureen T. Brewer
 Heather M. Broadwater
 Jill A. Brooks
 Rosalie A. Brooks
 Alec H. Brown
 Joyce A. Brown
 Maranda C. Burdock
 Shannon M. Burkert
 Ashley C. Burlison
 Beth L. Butler
 Justine S. Calcamp
 Laura A. Capino
 William D. Cessna
 Robin L. Chambers
 Annette M. Chapman
 Jannie M. Chapman
 Kimberly A. Clark
 Amy S. Clise
 Frances M. Condry
 Cameron T. Crawford
 Donna J. Creegan
 Christine L. Creswell
 Michelle L. Creswell
 Tammy L. Crowe
 Douglas Cruces
 Melissa A. Custer
 Cynthia L. Daniels
 Claude J. Davenport
 Julia R. Davids
 Melinda M. Davis
 Sheila M. Davis
 Haven E. Decker
 John Eric Delaney
 Judy L. Derrrow
 Lisa A. Devier
 Jessica L. DeWitt
 Leah C. Diehl
 Chelsea M. Doyle
 Kelsey J. Durst
 Lori F. Durst
 Maryanna C. Durst
 Rachel L. Dye
 Greta E. Edgar
 Sheila A. Edwards

Charles G. Eichelberger
 Nancy H. Eichelberger
 Christy A. Elkins
 Diane M. Emory
 David G. Esworthy
 Esther S. Evans
 George W. Evans
 Jennifer C. Evans
 Stacey M. Evans
 Janis J. Fazenbaker
 Forrest W. Ferry
 Robert L. Fisher
 Shirley E. Fitzwater
 Marlena M. Fletcher
 Joyce A. Flinn
 Carol A. Flowers
 Jennifer L. Forrest
 Penny S. Foster
 D. Deane Foy
 Betty L. Frantz
 Shelley D. Friend
 Amy Law Garner
 Brenda L. Gibson
 Carol E. Gibson
 Wendy S. Glotfelty
 John Eric Goff
 Ashley D. Goldsborough
 A. Louise Gordon
 Rebecca A. Graham
 Sherry L. Gray
 Tina L. Green
 Ashley L. Grossnickle
 Luther W. Groves
 Matthew T. Growden
 Tina L. Haggerty
 Debra F. Hamilton
 Marshall A. Hammer
 Renita L. Harman
 Melissa C. Harper
 Patricia A. Harrison
 David N. Hart
 Brittney E. Harter
 Julie C. Harvey
 Rebecca L. Harvey
 JoLeen D. Haskiell
 Ashley R. Havrilla
 Linda C. Hayes
 Erica L. Hayhurst
 Johnston N. Hegeman
 Stephanie L. Henline
 Beverly A. Hershman
 Tabitha J. Hess
 Deborah J. Hetrick
 Linda S. Hileman
 Joseph L. Hinton
 Elizabeth D. Holland
 Doris J. Holliday
 Sally A. Horn
 Joyce A. Horst
 Scott A. Hostettler
 Hannah E. Hostuttler
 Samatha L. Jackson
 Ashley N. Jones
 Jennifer L. Jones
 Krista M. Jones
 Rebecca L. Jones
 Kenneth A. Jordan
 Cody M. Jose
 Tina R. Judy
 Kristi L. Kaiser

Stephanie M. Kapsch
 Mark A. Karcher
 Dianna M. Kelly
 Chasity L. Kent
 Dawn M. King
 Katie S. King
 Lisa A. Kinney
 Nada M. Kisner
 Anne E. Knight
 Joy K. Knotts
 Matthew T. Kradel
 Mary R. Kraft
 Jason M. Kreighbaum
 Jennifer S. Kreighbaum
 Sean G. Kreps
 Anita M. Lantz
 Rebecca M. Lantz
 Vicki F. Larrick
 Melanie J. Larson
 Todd L. Latocha
 Miranda L. Layman
 Chantel S. Legette
 Tammy L. Lemmon
 Charlene A. Lennox
 Jessica L. Leonard
 Carinna L. Lewis
 Carrie S. Lewis
 Dawn N. Lewis
 Jennifer L. Lewis
 Krystal A. Lewis
 Lisa M. Lewis
 Stephanie L. Lida
 Carolyn L. Lipscomb
 Pamela J. Lipscomb
 Tina L. Llewellyn
 Colleen Y. Loewy
 Ana C. Long
 Laura C. Lowry
 Susan A. Lucas
 Kelly E. Maffett
 Mike A. Majeed
 Karen L. Malecki
 Jessica S. Maroney
 Janet L. Marsh
 Francis L. Martin
 Amy K. Mason
 Frances J. Mayor
 K. Pat McCormick
 Andrew R. McCreery
 Sean R. McCreery
 Joshua L. McKeever
 Amanda J. McKenzie
 Bradford L. McMillian
 Carol A. McNair
 Wendy A. Medlin
 Lynnette A. Michaels
 Beth A. Miller
 Donna H. Miller
 Michele R. Miller
 Dianna M. Moats
 Jennifer L. Moreland
 Leslie E. Morgan
 Laura M. Morris Sines
 Helen K. Moyer
 Kimberly R. Moyers
 Connie S. Murray
 Robin E. Murray
 Amy L. Myers
 Benjamin A. Myers
 Jeannie R. Myers

Maxwell B. Neubauer
 Sandra A. Nichols
 Eric W. Nutter
 Charles A. Olsson
 Christina J. Palmer
 Craig S. Pancake
 Danae E. Park
 Christine E. Patterson
 Beverly A. Patton
 Brittani N. Paugh
 Heather N. Paugh
 John D. Pearl
 Maria L. Perfetti
 Julie W. Peterson
 Denise D. Phelps
 Jessica S. Pontis
 Catherine E. Powell
 Judith E. Pownall
 Christy L. Price
 Mickey E. Propst
 Jackson L. Reams
 Lenora J. Reams
 M. Martha Reams
 Nina M. Reckart
 Charlene M. Reckner
 Brandi L. Rice
 Marilyn I. Rice
 Roxann Rice
 Melanie L. Riley
 Shelby N. Riley
 Catherine M. Roberts
 Rachel M. Roberts
 Carissa L. Rodeheaver
 Philip L. Rodeheaver
 Sarena L. Rodeheaver
 Sherry L. Rodeheaver
 Peggy A. Roth
 Denise D. Rowan
 Theresa J. Rowe
 Alicia D. Rumer
 Victoria M. Runion
 Jason B. Rush
 L. Scott Rush
 Keith R. Sanders
 Lois A. Sanders
 Rebecca J. Sanders
 Susan R. Sanders
 Neha Sangwan
 Katy L. Savage
 Monica S. Savage
 Nancy L. Sawyers
 Terri D. Scheffel
 Marilyn A. Schmidt
 Jennifer L. Schmuck
 Misty D. Schoch
 Juanita Faith S. Scofield
 Jennifer B. Selby
 Amanda R. Shaffer
 Allen H. Shapiro
 Sheila M. Shapiro
 Deborah J. Sharpless
 Ann M. Sharps
 D. Preston Sharps
 Robert P. Sharps
 Paula R. Sheffield
 Jaime L. Shelton
 Alice M. Shipley
 Crystal R. Sickles
 Natalie D. Simon
 Beverly A. Sines

Codi B. Sines
 Ginnie Sines
 Linda H. Sines
 Patrick E. Sines
 Rebecca L. Sines
 Tonya L. Sines
 Brooke C. Sisler
 Christine D. Sisler
 Janet L. Sisler
 Jason L. Sisler
 Stephanie C. Sisler
 Holley A. Slone
 Gina M. Smith
 Lesa R. Snyder
 Heather J. Spiker
 Melissa M. Spinks
 Amy L. Stansberry
 Stephanie L. Stephens
 Marlene E. Stiteler
 Tonya K. Sturm
 Pamela L. Subock
 Cody A. Sustakoski
 Barbara A. Sweitzer
 Jason A. Sweitzer
 Paulo C. Taboada
 Gregory E. Tanner
 Anthony J. Tasker
 Robin L. Tasker
 Val J. Teagarden
 Jody L. Teets
 Lisa R. Thomas
 Rachel E. Tibbs
 Stephanie D. Tuel
 Kenneth R. Twigg
 Virginia A. Umbel
 David J. Upole
 Abraham G. VanMeter
 Michele K. Varner
 Joy B. Wagner
 Kaitlyn M. Wagner
 Blake S. Walker
 Cindy L. Wall
 Ashley E. Warnick
 Charlotte L. Warnick
 Linda S. Warren
 Beverly E. White-Callis
 Eileen F. Whitehair
 John F. Will
 John L. Williams
 LuAnn B. Williams
 Robin E. Williams
 Scott J. Wilson
 Tammy L. Wilson
 Donna L. Wilt
 Laura J. Winebrenner
 Kenneth P. Witte
 Ginger L. Wolf
 Melissa K. Wolfe
 Michelle L. Wolfe
 Lorrie A. Wolff
 Patricia A. Wyatt
 Joshua P. Yeager
 Carla J. Yoder
 Derek J. Yoder
 Patricia E. Young
 Louise E. Younkin



“The community and family oriented culture at First United speaks clearly in what we do each and every day. I have personally experienced how deeply our team truly cares about each other, just like a family.”

MAXWELL B. NEUBAUER, Mortgage Lender



Back Row: I. Robert Rudy, Hoye Andrew Walls, III, Brian R. Boal, John W. McCullough, Gary R. Ruddell
 Front Row: Robert W. Kurtz, M. Kathryn Burkey, Carissa L. Rodeheaver, Marisa A. Shockley, Robert G. Stuck
 Not Pictured: Elaine L. McDonald, John F. Barr

FIRST UNITED CORPORATION
BOARD OF DIRECTORS



JOHN F. BARR
 Owner, Ellsworth Electric, Inc.

BRIAN R. BOAL
 Principal, Boal & Associates, PC

M. KATHRYN BURKEY
 Certified Public Accountant, Owner, M. Kathryn Burkey, CPA

ROBERT W. KURTZ
 Retired, Former President, Chief Risk Officer, Secretary and Treasurer of First United Corporation and First United Bank & Trust

JOHN W. MCCULLOUGH
 Certified Public Accountant, Retired as Partner of Ernst & Young, LLP

ELAINE L. MCDONALD
 Owner, Elaine L. McDonald, PC

CARISSA L. RODEHEAVER
 Chairman of the Board, Chief Executive Officer, President, Corporate Secretary and Treasurer of First United Corporation and First United Bank & Trust

GARY R. RUDELL
 President, Total Biz Fulfillment, Inc.

I. ROBERT RUDY
 President, I.R. Rudy's, Inc.

MARISA A. SHOCKLEY
 Owner, Shockley, Inc.

ROBERT G. STUCK
 Realtor, Long & Foster Real Estate, Inc.; Retired, Former Vice President, Oakview Motors, Inc.

HOYE ANDREW WALLS, III
 President, Morgantown Printing & Binding; Member, MEGBA, LLC

ADVISORY GROUPS



PHILIP L. RODEHEAVER

Market President serving Garrett & Allegany County, MD & Mineral County, WV

GARRETT COUNTY

Mark Boucot, *President, Garrett Regional Medical Center*
Dr. Rick MacLennan, *President, Garrett College*
Melinda Gibson, *President, Keystone Lime Company*
Nicole Christian, *President/CEO, Garrett County Chamber of Commerce*
Sheldon Maust, *CFO, Beitzel Corp/ Pillar Innovations*
Hugh Umbel & Sherry Gosnell, *Umbel Enterprises*
Dr. Ken Buczynski/Gary Willmon, *Wellspring Family Medicine*
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