

Remodel with more than just a fresh coat of paint!

3.49% APR

for the first 6 months

See bottom for more details.

Home Equity Lock-In Line of Credit \$100,000

Revolving Line of Credit

\$50,000

New Car

\$20,000

Kitchen Remodel

\$30,000

Home Equity Lock-In Line of Credit

Get your home to cover all your expenses. Lock in your rate when you need it for the bigger expenses in life and as you pay each locked portion down your available credit returns! Use your revolving line of credit by simply writing a check. Or, lock in a portion of your line with available lock-in periods of 5, 10 and 15 years. Call, click or stop in and ask us for details!

mybank4.com/equity

888-mybank4

MyBank!

FIRST UNITED
Bank & Trust



Loans subject to credit approval. Rates, program terms and conditions are subject to change without notice, including "Discount" promotional rate. Other restrictions and limitations apply. Rates are variable and based on the Prime Rate (as published in The Wall Street Journal) Rate is based on line amount and credit rating. The current amounts with a credit score above 720 or better is Tier 1 - \$10,000- \$49,999 is Prime + 1.50; Tier 2 - \$50,000 - \$99,999 is Prime + .25; Tier 3 - \$100,000 - \$500,000 is Prime -.25 or floor of 4.00%. (Maximum line amount \$500,000/Minimum line amount \$10,000) Lifetime Annual Percentage Rate (APR) will not exceed 16.00%.

The initial APR rate is "discounted"---it is not based on the Index and margin used for later rate adjustment. The initial discounted rate will be in effect for 6 months until the first business day following the 6th month anniversary date of the agreement. The discount period is further defined as 6 statement cycles, regardless if there is an outstanding balance on the account.

Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. The product requires third party fees ranging from \$300 to \$1500. Upon request we will provide you with a breakdown of any third party fees required. Lock Feature: Fixed lock terms are for 5, 10 and 15 years. The APR for the locked term will be calculated by adding a margin to the current Line of Credit APR that applies as of the date of the lock. The following rates are applicable as of 3/4/2011. 5 Year Term = Current APR plus 1.25%, 10 Year Term = Current APR plus 1.75% and 15 Year Term = Current APR plus 2.25%. You may request a 5 year lock of 5,000 to 50,000; a 10 year lock of \$25,000 to \$150,000 and a 15 year lock of \$50,000 to \$150,000.