

**SUMMARY ANNUAL REPORT FOR
FIRST UNITED CORPORATION EMPLOYEE BENEFIT PLAN**

This is a summary of the annual report of the First United Corporation Employee Benefit Plan, a health plan (Employer Identification Number 52-1380770, Plan Number 501), for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

First United Corporation has committed itself to pay certain medical claims incurred under the terms of the plan.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 12892 Garrett Highway, Oakland, MD 21550 and phone number, 888-692-2654. The charge to cover copying costs will be \$3.00 for the full annual report, or \$1.00 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 12892 Garrett Highway, Oakland, MD 21550, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.