First United Bank & Trust
19 South Second Street
Oakland, MD 21550
301-533-2276
www.mybank4.com
Bank
Member since March 2010

Management and Leadership

✓ Environmental Policy Statement

First United Bank & Trust is committed to reducing its impact on the environment. We will strive to improve our environmental performance over time and to initiate additional projects and activities that will further reduce our impacts on the environment.
Our commitment to the environment extends to our customers, our staff, and the community in which we operate. We are committed to:

- Comply with all applicable environmental regulations;
- Prevent pollution whenever possible;
- Train all of our staff on our environmental program and empower them to contribute and participate;
- Communicate our environmental commitment and efforts to our customers, staff, and our community; and
- Continuously improve over time by striving to measure our environmental impacts and by setting goals to reduce these impacts each year.

Signed by Jason Rush/Chief Risk and Operations Officer

Waste

✓ Solid Waste Reduction and Reuse

We put water coolers in each office to reduce the amount of individual bottled waters.
We installed multi-function machines to scan documents and transmit them intra-company-wide. We have reduced paper consumption by 30 cartons per month. This savings will grow even more as we continue to implement best practices Bank wide such as automatic duplexing, etc.

Our toner usage has been cut in half by eliminating smaller printers, copiers, etc and going primarily to the multi-function machines and promoting e-filing, scanning, etc.

We have advertised to our customers the availability of retrieving their statements on line instead of receiving paper statements in the mail. Over the past two years we have had over 6,100 customers move to e-statements. This saves an additional 18,000 pages of paper per month.

☑️ Recycling

We recycled over 21 tons of paper in 2009. In addition, we recycle cardboard and printer toner.

Transportation

☑️ Efficient Business Travel

We implemented video conferencing to replace corporate-wide training sessions where employees may need to drive over 100 miles per session.

☑️ Fleet Vehicles

Over the past two years we have reduced our couriers visiting each of our Branch locations up to 10 times per week to a maximum of 1 time per week to reduce gas and carbon emissions. Fuel usage due to the reduction of courier trips has gone from a monthly average of $1,100 down to $370.