

From: Keiffer Mitchell -GOV- [mailto:keiffer.mitchell@maryland.gov]
Sent: Tuesday, February 11, 2020 12:56 PM
To: Edwards, George Senator <George.Edwards@senate.state.md.us>
Subject: Re: First United Bank and Trust - Garrett County

Senator,

My notes indicate that the Banking Commissioner and the leaders of First United Banks were going to connect after the meeting and follow up with each other. I see if that took place.

Keiffer

On Tue, Feb 11, 2020 at 12:50 PM Edwards, George Senator <George.Edwards@senate.state.md.us> wrote:

Keiffer,

According to my notes, you were going to report back within two weeks on the progress of this issue. Do you have an update for me?

Thanks,

George Edwards

From: Keiffer Mitchell -GOV- [mailto:keiffer.mitchell@maryland.gov]

Sent: Wednesday, January 15, 2020 5:42 PM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>

Cc: grason.wiggins1@maryland.gov; crodeheaver@MyBank.com; Tiffany Robinson -DHCD- <tiffany.robinson@maryland.gov>; Ali Keane -GOV- <ali.keane@maryland.gov>; Erin Chase -GOV- <erin.chase1@maryland.gov>

Subject: Re: Meeting with Governor et al

Victoria,

Thank you. I can be there on the 22nd at 9am. I am cc'ing Secretary Robinson and Ali Keane in our office to see if they can attend at that date and time. The Governor will be out of town on that day and He asked me to coordinate our folks to meet with the Senator and Delegate.

Keiffer

On Wed, Jan 15, 2020 at 3:46 PM Edwards, George Senator <George.Edwards@senate.state.md.us> wrote:

Keiffer,

Senator Edwards and Delegate Beitzel would like to try to schedule a meeting with the Governor, Secretary of Labor, State Banking Commissioner and Carissa Rodeheaver, CEO of First United Bank & Trust in Oakland MD. We are proposing Wednesday 1/22 at 9a.

Would you help us in this effort.

Thanks Keiffer,

Victoria

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Keiffer J. Mitchell, Jr.
 Chief Legislative Officer
 Office of the Governor
 100 State Circle
 Annapolis, Maryland 21401
keiffer.mitchell@maryland.gov
 (410) 974-3336 (O)
[Website](#) | [Facebook](#) | [Twitter](#)



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Carissa,

We got this update from Keiffer Mitchell last night.

Victoria

From: Keiffer Mitchell -GOV- [mailto:keiffer.mitchell@maryland.gov]

Sent: Wednesday, February 12, 2020 10:44 PM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>

Subject: Re: First United Bank and Trust - Garrett County

I am told that there has been lots of communication with the investor etc. Awaiting more info from banking commissioner.

Keiffer J. Mitchell, Jr.
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Secretary Robinson,
 Senator Edwards was inquiring if you have any updated information from the Banking Commissioner on the issue with First United Bank and Trust in Garrett County. He is anxious to have this resolved, if possible.
 Thank you,
 Victoria Clark
 Assistant to
Senator George C. Edwards

From: Carissa Rodeheaver [mailto:crodeheaver@mybank.com]
Sent: Thursday, February 13, 2020 4:46 PM
To: Edwards, George Senator <George.Edwards@senate.state.md.us>
Subject: RE: First United Bank and Trust - Garrett County
 Thank you for the update. I really appreciate the follow up.

Sent with BlackBerry Work
www.blackberry.com

From: Edwards, George Senator <George.Edwards@senate.state.md.us>
Date: Thursday, Feb 13, 2020, 12:37 PM
To: Carissa Rodeheaver <crodeheaver@mybank.com>
Subject: FW: First United Bank and Trust - Garrett County
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From: Gary Ruddell [mailto:gruddell@totalbizfulfillment.com]

Sent: Thursday, March 26, 2020 2:40 PM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>; Wendell Beitzel (wrbeitzel@gmail.com) <wrbeitzel@gmail.com>

Subject: RE: FUNC Press Release re Settlement Negotiations

Thanks George for your quick action and copying Wendell, Carissa and I in on this matter.

Driver Management, Inc. is the type of capitalist that gives all capitalists very bad names. He after the quick buck and then he and his associates dump their stock. There is no investing what-so-ever in the local community. Driver insists that First United Bank and Trust be offered for sale on the open market. He will not accept anything less. A sale of First United Bank and Trust under his scenario would absolutely reduce the Garrett County bank head count—(200-250 Garrett Countians) the Operations Center on 219 would certainly close and employees be without a job. A large bank would be the likely purchaser—and decisions on loans would come from a headquarters not associated at all with this Western Maryland and northern West Virginia communities. Driver Management has gone after two other Virginia banks and did damage to them. He has a following of large investors who would likely dump their stock holdings in First United.

First United Bank and Trust has a strategic plan that would long-term reward stockholders, stakeholders and the community much more as a stand-a-lone bank than as this capitalist malefactor would provide.

Best Regards,

Gary R. Ruddell

President



E: gruddell@totalbizfulfillment.com

Direct: 301.895.3889

Cell: 301.501.0441

1 Corporate Drive

Grantsville, Maryland, USA 21536

From: Edwards, George Senator <George.Edwards@senate.state.md.us>

Sent: Thursday, March 26, 2020 2:27 PM

To: 'tiffany.robinson@maryland.gov' <tiffany.robinson@maryland.gov>; 'andrew.fulginiti@maryland.gov' <andrew.fulginiti@maryland.gov>

Cc: 'Wendell Beitzel' <wrbeitzel@gmail.com>; Gary Ruddell <gruddell@totalbizfulfillment.com>; crodeheaver@MyBank.com

Subject: FW: FUNC Press Release re Settlement Negotiations

Importance: High

Secretary Robinson,

We keep hearing from Keiffer Mitchell that you all are on this. Delegate Beitzel and I would like to know what is being done ASAP. I know you have a lot on your plate at the moment, but this is a very important issue in our part of the State and we would like to have some action on this.

George Edwards

From: Gary Ruddell [mailto:gruddell@totalbizfulfillment.com]

Sent: Thursday, March 26, 2020 10:16 AM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>; Wendell Beitzel (wrbeitzel@gmail.com) <wrbeitzel@gmail.com>

Cc: Carissa L. Rodeheaver, CPA CFP (crodeheaver@MyBank.com) <crodeheaver@MyBank.com>; John

McCullough (john.mcc@verizon.net) <john.mcc@verizon.net>; Mark Widmyer (mark.widmyer1@maryland.gov) <mark.widmyer1@maryland.gov>

Subject: FW: FUNC Press Release re Settlement Negotiations

Dear George and Wendell:

As a life-long Maryland resident and business owner who has been directly banked by First United Bank and Trust, I am deeply disappointed and troubled by the continued formal inaction of the Maryland of the Commissioner of Financial Regulation and the Maryland Attorney General's Office.

Driver Management, Inc. a New York based investor, bought shares and increased it's holding of First United Bank and Trust shares (6% ownership). According to Maryland banking laws Driver Management, Inc. after buying a percentage of shares was required by Maryland to follow certain Maryland banking regulations. The Maryland Commissioner of Financial Regulation was made aware of the situation in summer 2019. This Maryland office later in 2019 found a potential violation of the Maryland regulation. Why has there been no action of opening a formal investigation against Driver Management Inc. by whichever State of Maryland agency has jurisdiction?

The Maryland law is on the books to create a balanced playing field in the banking and with other Maryland businesses. Why would the State of Maryland permit by it's inaction allow a predatory out-of-state shareholder to undermine a Western Maryland regional community bank? If this New York based-firm is allowed to circumvent Maryland regulations or laws does it not create open season on other Maryland headquartered banks or businesses? Who will be next?

A costly proxy fight is on the immediate horizon. The inaction of a formal investigation and its findings in addition compromises the employment of hundreds of Maryland residents; banking services to Total Biz Fulfillment, Inc.; and First United's continued regional community support.

I request an immediate opening of a formal investigation. I am also a Director of the Board of Director for First United but I am NOT speaking for the Board or First United Bank and Trust's management.

Best Regards,

Gary R. Ruddell

President



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Direct: 301.895.3889

Cell: 301.501.0441

1 Corporate Drive

Grantsville, Maryland, USA 21536

From: Karen Malecki <kmalecki@mybank.com>

Sent: Thursday, March 26, 2020 8:12 AM

To: awalls@mpbonline.com; bboal@boalandassociates.com; bob_rudy@hotmail.com; Carissa Rodeheaver <crodeheaver@mybank.com>; elmdcl@gmail.com; Gary Ruddell <gruddell@totalbizfulfillment.com>; Jason Rush <jrush@mybank.com>; jbarr@ellsworthelectric.net; john.mcc@verizon.net; Karen Malecki <kmalecki@mybank.com>; mkburkey@mkburkeycpa.com; marisa@shockleyhonda.com; rwkurtz@verizon.net; Tonya Sturm <tsturm@mybank.com>

Cc: Coaching Staff <CoachingStaff@mybank.com>

Subject: FUNC Press Release re Settlement Negotiations

Importance: High

Attached is a press release from us that "dropped" at 8AM this morning. I have also posted it in Directors Desk Documents.

Have a great morning!

Karen L. Malecki

Vice President and Director of Strategic Initiatives

First United Bank & Trust

19 S. Second Street

Oakland, MD 21550

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To: Edwards, George Senator <George.Edwards@senate.state.md.us>
Subject: Re: FW: FUNC Press Release re Settlement Negotiations

Thanks Victoria. I will let the Secretary know. As you can imagine, the Secretary has been quite busy dealing with the covid-19 crisis and figuring out unemployment benefits and other labor issues. Thanks for patience.

Keiffer

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On Thu, Mar 26, 2020, 4:32 PM Edwards, George Senator <George.Edwards@senate.state.md.us> wrote:

Keiffer,

Senator Edwards sent an email to Secretary Robinson on 3/12 asking for an update on the issue with First United Bank and Trust and then followed up earlier this afternoon with another request. The Senator wanted you to know that there's been no response from the office even after the 3/12 email. Also attached is Gary Ruddell's follow up email.

Would you check on this and see what the status is and what's being done please?

Thank you,
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----- Forwarded message -----

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 To: "Edwards, George Senator" <George.Edwards@senate.state.md.us>, "Wendell Beitzel (wrbeitzel@gmail.com)" <wrbeitzel@gmail.com>

Cc:

Bcc:

Date: Thu, 26 Mar 2020 18:39:32 +0000

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Importance: High

Secretary Robinson,

We keep hearing from Keiffer Mitchell that you all are on this. Delegate Beitzel and I would like to know what is being done ASAP. I know you have a lot on your plate at the moment, but this is a very important issue in our part of the State and we would like to have some action on this.

George Edwards

From: Gary Ruddell [mailto:gruddell@totalbizfulfillment.com]

Sent: Thursday, March 26, 2020 10:16 AM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>; Wendell Beitzel (wrbeitzel@gmail.com) <wrbeitzel@gmail.com>

Cc: Carissa L. Rodeheaver, CPA CFP (crodeheaver@MyBank.com) <crodeheaver@MyBank.com>; John McCullough (john.mcc@verizon.net) <john.mcc@verizon.net>; Mark Widmyer (mark.widmyer1@maryland.gov) <mark.widmyer1@maryland.gov>

Subject: FW: FUNC Press Release re Settlement Negotiations

Dear George and Wendell:

As a life-long Maryland resident and business owner who has been directly banked by First United Bank and Trust, I am deeply disappointed and troubled by the continued formal inaction of the Maryland of the Commissioner of Financial Regulation and the Maryland Attorney General's Office.

Driver Management, Inc. a New York based investor, bought shares and increased it's holding of First United Bank and Trust shares (6% ownership). According to Maryland banking laws Driver Management, Inc. after buying a percentage of shares was required by Maryland to follow certain Maryland banking regulations. The Maryland Commissioner of Financial Regulation was made aware of the situation in summer 2019. This Maryland office later in 2019 found a potential violation of the Maryland regulation. Why has there been no action of opening a formal investigation against Driver Management Inc. by whichever State of Maryland agency has jurisdiction?

The Maryland law is on the books to create a balanced playing field in the banking and with other Maryland businesses. Why would the State of Maryland permit by it's inaction allow a predatory out-of-state shareholder to undermine a Western Maryland regional community bank? If this New York based-firm is allowed to circumvent Maryland regulations or laws does it not create open season on other Maryland headquartered banks or businesses? Who will be next?

A costly proxy fight is on the immediate horizon. The inaction of a formal investigation and its findings in addition compromises the employment of hundreds of Maryland residents; banking services to Total Biz Fulfillment, Inc.; and First United's continued regional community support.

I request an immediate opening of a formal investigation. I am also a Director of the Board of Director for First United but I am NOT speaking for the Board or First United Bank and Trust's management.

Best Regards,
 Gary R. Ruddell
 President



E: gruddell@totalbizfulfillment.com

Direct: 301.895.3889

Cell: 301.501.0441

1 Corporate Drive

Grantsville, Maryland, USA 21536

From: Karen Malecki <kmalecki@mybank.com>

Sent: Thursday, March 26, 2020 8:12 AM

To: awalls@mpbonline.com; bboal@boalandassociates.com; bob_rudy@hotmail.com; Carissa Rodeheaver <crodeheaver@mybank.com>; elmdcl@gmail.com; Gary Ruddell <gruddell@totalbizfulfillment.com>; Jason Rush <jrush@mybank.com>; jbarr@ellsworthelectric.net; john.mcc@verizon.net; Karen Malecki <kmalecki@mybank.com>; mkburkey@mkburkeycpa.com; marisa@shockleyhonda.com; rwkurtz@verizon.net; Tonya Sturm <tsturm@mybank.com>

Cc: Coaching Staff <CoachingStaff@mybank.com>

Subject: FUNC Press Release re Settlement Negotiations

Importance: High

Attached is a press release from us that "dropped" at 8AM this morning. I have also posted it in Directors Desk Documents.

Have a great morning!

Karen L. Malecki

Vice President and Director of Strategic Initiatives

First United Bank & Trust

19 S. Second Street

Oakland, MD 21550

1-301-533-2329 (O)

1-301-334-1421 (F)

kmalecki@MyBank.com

MyBank.com

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Wendell,

George asked me to check on this with Tiffany Robinson on Friday. I forwarded it on to him for some guidance on how to handle this latest email from First United.

V

From: Wendell Beitzel [mailto:wrbeitzel@gmail.com]

Sent: Thursday, March 26, 2020 10:25 AM

To: Edwards, George Senator <George.Edwards@senate.state.md.us>

Subject: Fwd: FW: FUNC Press Release re Settlement Negotiations

George,

\

Can you prepare a letter to the banking officials we met with to find out what if anything they have done or are doing to help the bank?

Wendell

----- Forwarded message -----

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Date: Thu, Mar 26, 2020 at 10:16 AM

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To: George Edwards (George.Edwards@senate.state.md.us) <George.Edwards@senate.state.md.us>,

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