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FIRST UNITED CORP/MD/
Form 8-K
July 31, 2003

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 25, 2003

First United Corporation

(Exact name of registrant as specified in its charter)

Maryland -----	0-14237 -----	52-1380770 -----
(State or other jurisdiction of incorporation or organization)	Commission file number)	(IRS Employer Identification No.)

19 South Second Street, Oakland, Maryland 21550

(Address of principal executive offices) (Zip Code)

(301) 334-9471

(Registrant's telephone number, including area code)

N/A

(Former Name or Former Address, if Changed Since Last Report)

ITEM 5. Other Events and Required FD Disclosure

FIRST UNITED COMPLETES ITS ACQUISITION OF FOUR BANKING OFFICES IN
BERKELEY COUNTY, WEST VIRGINIA

First United Corporation (the "Company") and its bank subsidiary, First United Bank & Trust, a Maryland commercial bank (the "Bank"), have completed the acquisition of four banking offices and a commercial banking center located in Berkeley County, West Virginia, from Huntington Bancshares Incorporated and its wholly-owned subsidiary, The Huntington National Bank, a national banking association. The offices were acquired on July 25, 2003 pursuant to a Purchase and Assumption Agreement dated February 13, 2003. A copy of the press release issued by the Company on July 28, 2003 regarding the acquisition is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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ITEM 7. Financial Statements and Exhibits.

(c) Exhibits

2.1 Purchase and Assumption Agreement dated February 13, 2003 (incorporated by reference to Exhibit 2.1 of the Company's Current Report on Form 8-K filed on February 14, 2003)

99.1 Press Release dated July 28, 2003.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

FIRST UNITED CORPORATION

Dated: July 31, 2003

By: /s/ Robert W. Kurtz

Robert W. Kurtz
President and CFO

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EXHIBIT INDEX

Exhibit Number -----	Description -----
Exhibit 2.1	Purchase and Assumption Agreement dated February 13, 2003 (incorporated by reference to Exhibit 2.1 of the Company's Current Report on Form 8-K filed on February 14, 2003)
Exhibit 99.1	Press Release dated July 28, 2003