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FIRST UNITED CORP/MD/
Form 8-K
April 27, 2004

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): April 27, 2004

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 9. Regulation FD Disclosure.

On April 27, 2004, First United Corporation (the "Corporation") will hold its Annual Meeting of Shareholders at which several officers of the Corporation will present information, including certain financial data and performance trends, for fiscal year 2003, which presentations are furnished herewith as Exhibit 99.1.

The information contained in this Item 9 shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set

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forth by specific reference in such a filing.

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: April 27, 2004

By: /s/ Robert W. Kurtz

Robert W. Kurtz
President and CFO

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EXHIBIT INDEX

| Exhibit Number ----- | Description ----- |
|----------------------------|--|
| Exhibit 99.1 | 2004 Annual Meeting of Shareholders Presentation |