

Welcome to Bryn Mawr Trust!

We are proud to announce to you that, on Thursday, July 1st, First Keystone Bank officially became part of Bryn Mawr Trust. The reason we're proud is simple — it helps to continue, and extend, the tradition of community banking and highly personalized financial service that has characterized First Keystone Bank and Bryn Mawr Trust.

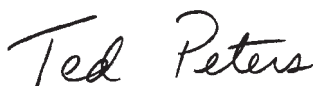
You're probably wondering how this will affect your accounts. Right now, nothing has changed and your banking can continue as usual. In late August, we'll be converting all accounts to Bryn Mawr Trust's computer systems — we'll notify you well in advance of that event. After systems conversion, there will be very few changes to your accounts. You'll have access to more branches, ATMs and convenient services that will make day-to-day banking more convenient than ever. And with all this comes proven expertise in business and Wealth Management that can bring tremendous value to you.

For more than 121 years, Bryn Mawr Trust has delivered one-on-one service to customers — individuals, families, businesses and organizations — serving them for generation after generation.

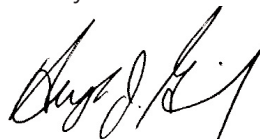
We also have a tradition of being deeply involved in supporting the communities we serve and that commitment extends to our newest communities. We are, after all, a community bank, independent and financially solid through every economic cycle since 1889. Strong. Stable. Secure. In every way.

We'll be communicating with you regularly in the weeks to come. In the meantime, if you have any questions, feel free to call 610-565-2400. But rest assured that the warm style of convenient banking you appreciate at First Keystone Bank will continue, and you can look forward to even more opportunities going forward.

Welcome! We look forward to serving you for years to come.



Ted Peters
Chairman & CEO
Bryn Mawr Trust



Hugh Garchinsky
President & CEO
First Keystone Bank