

FIRST KEYSTONE BANK RECENTLY MERGED WITH BRYN MAWR TRUST.

Soon several major events will occur —

Welcome to Bryn Mawr Trust!

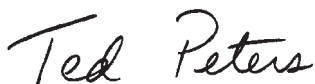
The first of these events is the conversion of your personal account(s) to Bryn Mawr Trust's computer systems. That will occur on the weekend of August 20th. The material in this package contains important information about this conversion.

In the box at the right, we've highlighted some of the major points you should note. However, we do encourage you to carefully review the enclosed booklet about the Personal Banking Account(s) you may have . . . along with highlights of the range of products and services that will be available to you.

Also enclosed is a booklet with policies, rules and regulations that govern the many different accounts and services offered, including some you may not currently have or use.

Hopefully, any questions you might have will be answered. In most cases, there will be very few changes to your existing account(s), other than the availability of more banking offices, more ATMs, and a larger staff of people who are committed to making banking as easy and productive for you as possible.

Sincerely,



Ted Peters
Chairman & CEO

IMPORTANT POINTS TO NOTE:

- First Keystone branches will be closed on Saturday, August 21st; however, First Keystone ATMs will be available for cash withdrawals.
- Deposit and loan account numbers will stay the same.
- You can continue to use your existing checks.
- New VISA® Debit Cards will be issued, but you'll no longer pay an annual fee.
- To use Telephone Banking, Internet Banking and Bill Pay, you must re-register.
- If you use a line of credit for overdraft protection on your checking account, you'll receive separate statements for each account.

Call **610.565.6210**
or visit us on-line at
bmtc.com/merger