



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1 We have standard overdraft practices that come with your account.
- 2 We also offer overdraft protection plans, such as a link to a savings, market rate, or line of credit account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 14, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Bryn Mawr Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32 each time we pay an overdraft. This is our current overdraft fee, which may change from time to time.
- If your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$5 per day.
- Fees are charged per overdraft up to a daily maximum of \$192.

What if I want Bryn Mawr Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions: call 610-525-1700 during business hours (7:30 a.m.- 6:00 p.m. Monday - Friday); visit www.bmtc.com; complete the attached form and present it at any of our branch locations; or mail your completed form to Bryn Mawr Trust, 801 Lancaster Avenue, Bryn Mawr, PA 19010, Attention: Deposit Operations. We will provide you with a copy of your completed form as written confirmation of your choice. If you provide your e-mail address on the form, we will send your confirmation to you electronically. If we do not hear from you regarding this matter, we will not authorize and pay overdrafts on your ATM and everyday debit card transactions after August 14, 2010.

Bring this form to any of our branch locations, or mail it to: Bryn Mawr Trust, 801 Lancaster Avenue, Bryn Mawr, PA 19010, Attention: Deposit Operations.

AUTHORIZE AND PAY OVERDRAFTS

I want Bryn Mawr Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

E-mail Address: _____

Account Number(s): _____

(Please list all personal accounts for which you want Bryn Mawr Trust to authorize and pay overdrafts on ATM and everyday debit card transactions. Do not include any business accounts you may have.)



To REVOKE this agreement at any time, make sure your name and account number are legible on this form and bring the form to any of our branch locations, or mail it to:

**Bryn Mawr Trust, 801 Lancaster Avenue, Bryn Mawr, PA 19010
Attention: Deposit Operations**

You may also call us anytime at 610-525-1700 during business hours (7:30 a.m. - 6:00 p.m. Monday - Friday), or send us a service message using the secure message feature of our online banking system stating you wish to revoke your consent for payment of overdrafts. **Do not send confidential information such as your account number in an unsecured email message.**

The bank will discontinue its payment of such overdrafts as soon as practicable after receiving notice of your revocation. Any joint owner of the account may revoke the agreement.

I revoke the earlier consent for the payment of overdrafts on ATM and everyday debit card transactions on the account(s) identified above.

Printed Name: _____

Signature: _____

Date: _____