

E-SIGN Consent Agreement

Introduction

This E-SIGN Consent Agreement (“**Agreement**”) allows Bryn Mawr Bank Corporation, The Bryn Mawr Trust Company, and each of their subsidiaries, affiliates, successors, and assigns to provide you with electronic versions of important notices and documents associated with your application or account with us. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these documents to you electronically.

Definitions

The words “**we**,” “**our**,” “**us**” and “**Bryn Mawr**” mean Bryn Mawr Bank Corporation, The Bryn Mawr Trust Company and each of their subsidiaries, affiliates, successors, and assigns both individually and, where context dictates, collectively.

The words “**you**” and “**your**” mean each applicant, account owner, entity, and anyone else with access to the account. If there is more than one applicant, account owner, or entity, then these words mean each applicant, account owner, or entity separately, and all applicants, account owners, or entities jointly.

“**Access Device**” means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

“**Current Version**” of technology software or hardware means a version that is currently being supported by its publisher.

Scope of this Agreement

This Agreement applies to all disclosures, notices, terms and conditions, fee schedules, deposit account statements, loan account statements, wealth and trust account statements, insurance statements, registered investment advisory statements and other similar examples of documents (collectively referred to as “electronic documents”) related to your account at Bryn Mawr that will be delivered to you through electronically. Electronic documents that we provide to you will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.”

This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

Electronic Delivery of Documents

Electronic documents will be delivered to you in a .PDF (portable document format) document. You must download and open the electronic documents to proceed with an online application to apply for a loan, open a deposit account, open any other account with Bryn Mawr , and you are strongly encouraged to save or print the documentation for future reference.

Requesting Paper Copies of Documents Presented Electronically

You agree and understand that paper versions of electronic documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice, or other document, contact us at 610-525-1700. Copies of electronic documents will be mailed to you at your request, and you may be charged fees for each paper copy of your electronic documents in accordance with our fee schedule. These fees may change from time to time, and we will notify you of any such change.

System Requirements

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

In order to access, view, and retain electronic documents and communications that we make available to you, you must have:

- An electronic device with a Current Version (defined above) of an Internet browser we support. Support browsers are: Apple Safari, Mozilla Firefox, Google Chrome, Microsoft Edge, and Microsoft Internet Explorer,
- A connection to the Internet,
- An email account and Current Version of an e-mail program;
- A Current Version of a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader), and
- A computer or mobile device with an operating system capable of supporting all of the above.
- You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form on your own device(s).

Changes to System Requirements

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. You have the right to withdraw your consent for electronic delivery at any time (see Withdrawal of Your Consent below).

Maintaining a Valid Email Address

It is important that you maintain a valid email address so that we may contact you regarding your account. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address at any time by contacting us at 610-525-1700. If you fail to update or change an incorrect or invalid email address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our websites, emailed to the email address we have for you in our records, or delivered through other electronic means.

Withdrawal of Your Consent

You may withdraw your consent to this Agreement at any time.

To withdraw your consent, you must call us at 610-525-1700.

If you withdraw your consent to this Agreement:

You will no longer receive the electronic presentment of any documents, and you may be charged fees for each paper copy of your electronic documents in accordance with our fee schedule. These fees may change from time to time, and we will notify you of any such change.

Multiple Access Devices

Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement

Please contact us at 610-525-1700 if you have difficulties accessing or viewing electronic documents on your selected Access Device.

Acceptance

You will be asked to acknowledge your acceptance of these terms by clicking "Accept" before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records, a copy of your Paperless Statements, this Disclosure, your initial authorization to receive Paperless Statements and any changes to that authorization, and any other Communication that is important to you.

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving Paperless Statements. We will provide you with notice of any such termination or change as required by law

By clicking "Accept" below, I agree to conduct this and future applications, communications, and transactions by electronic means, and Bryn Mawr and I agree that an electronic signature will have the same force and effect as an original/wet ink signature.