



NOTICE

Berkshire Bank, Pittsfield, Massachusetts has petitioned the Massachusetts Division of Banks for permission to close a branch office located at 262 Saratoga Road, Glenville, Schenectady County, New York, and to consolidate the operations of the Closing Branch with and into the operations of Berkshire’s existing branch office located Mansion Square Shopping Center, 120 Mansion Boulevard, Niskayuna, Schenectady, New York. Any objections or comments relative to this proposal must be communicated in writing to the Acting Commissioner of Banks, Merrily Gerrish, 1000 Washington Street, 10th Floor, Boston, Massachusetts 02118-6400 no later than two weeks from December 19, 2018.

October 26, 2018

Dear Valued Customer:

Berkshire Bank is committed to maintaining a strong presence in New York. As we grow, we continue to look for opportunities to enhance our existing branch network and promote efficiency, while still providing the convenience that your everyday banking needs deserve.

We currently have multiple branches in Schenectady County, including one branch at 262 Saratoga Road in Glenville and another at 120 Mansion Blvd. in Niskayuna. We have decided to consolidate the branch in Glenville into our branch in Niskayuna. **The last day of operations at the 262 Saratoga Road branch in Glenville will be Friday, Feb. 22, 2019.**

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
262 Saratoga Road Glenville, NY	120 Mansion Blvd. Niskayuna, NY

We invite you to come visit us at the 120 Mansion Blvd. branch in Niskayuna. The hours of operation of the Niskayuna branch are as follows:

	Lobby	Drive-up
Monday - Wednesday	8:30 a.m. – 4 p.m.	8:30 a.m. – 4 p.m.
Thursday - Friday	8:30 a.m. – 5 p.m.	8:30 a.m. – 5 p.m.
Saturday	8:30 a.m. – 12:30 p.m.	8:30 a.m. – 12:30 p.m.

(Continued on next page.)



We look forward to serving you at the 120 Mansion Blvd. branch in Niskayuna as well as all of our other branch locations across our network. You will receive the same friendly attention from your bankers, ready and eager to help with all of life's exciting moments. If you have any questions, feel free to contact us at 800.773.5601.

Thank you for being a loyal Berkshire Bank customer. We look forward to continuing to meet your individual financial needs, whatever they may be. Life is exciting. Let us help.

Sincerely,

A handwritten signature in cursive script that reads 'Jeannine Cimino'.

Jeannine Cimino
SVP, Market Leader