



NOTICE

Berkshire Bank, Pittsfield, Massachusetts has petitioned the Massachusetts Division of Banks for permission to close a branch office located at Shaker Pine Village, 151 Vly Road, Colonie, Albany County, New York, and to consolidate the operations of the Closing Branch with and into the operations of Berkshire’s existing branch office located 98 Wolf Road, Colonie, Albany County, 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 the Capital Region, including one branch at 151 Vly Road in Niskayuna and another at 98 Wolf Road in Colonie. We have decided to consolidate the branch in Niskayuna into the branch on Wolf Road in Colonie. **The last day of operations at the 151 Vly Road branch in Niskayuna will be Friday, Feb. 22, 2019.**

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
151 Vly Road Niskayuna, NY	98 Wolf Road Colonie, NY

We invite you to come visit us at the 98 Wolf Road branch in Colonie. The hours of operation of the Colonie 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.)



In addition, we have a neighboring branch on Troy-Schenectady Road in Latham that features our state of the art MyTellerSM - an interactive teller service with extended hours. MyTellerSM offers the combination of next-generation banking and the convenience of an ATM with the same personal assistance you receive at a traditional teller line and allows you to take advantage of extended banking hours until 7 p.m. Monday through Friday and Saturday until 2 p.m. We encourage you to take advantage of the location and hours that work best for you. The hours of operation for the Troy-Schenectady Road branch are as follows:

	Lobby	Drive-up
Monday - Wednesday	8:30 a.m. – 4 p.m.	7 a.m. – 7 p.m.
Thursday - Friday	8:30 a.m. – 5 p.m.	7 a.m. – 7 p.m.
Saturday	8:30 a.m. – 12:30 p.m.	8 a.m. – 2 p.m.

We look forward to serving you at the 98 Wolf Road branch in Colonie 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