

BERKSHIRE BANK[®]
America's Most Exciting BankSM
Wealth Management

Enjoy the freedom of **Berkshire Bank Wealth Management Portfolio Online!**



Portfolio Online
Getting Started Guide



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Introduction

Enjoy the convenience of online account access with Portfolio Online. View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. Portfolio Online offers new navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

Key Features

Portfolio Online was designed with you in mind, providing features and capabilities you have been asking for, including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements.
- Data extraction through a direct feed to Quicken or the use of a sophisticated extract creation feature that allows easy integration to in-house applications.



Accessing your Account

To access Portfolio Online you need the following:

- The Web address, also known as the URL, or a quick link to the site
- An Access ID
- A temporary password

Once you have these three items, viewing your account information is just a few clicks away.

New Client Log In

If you are a new client accessing your account online for the first time you will be prompted to complete the Security Enrollment. This enrollment is a service to help protect you from fraudulent online activity. When accessed from a computer not normally used by you, the system will require you to enter a passcode or take a quiz about you. The enrollment also helps us ensure that only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

1. To log in, first access the site.

Enter your access ID and Password and click Sign In to begin the Secure Sign on enrollment process.

Welcome to Portfolio Online!

Please enter your Access ID and Password and click "Sign In."

Access ID:

Password:

[Forgot your password?](#)

Enter your Access ID above to reset your password.



2. Complete the Security Enrollment.

Complete the Security Enrollment page and click Continue.

Security Enrollment [FAQ](#)

Security measures exist to protect your identity. Please enter your legal name and home address as they appear on your government-issued ID which is used to establish additional security to protect your financial data. This information is encrypted, securely stored and is not shared with third parties or used for marketing purposes. Select the FAQ link for more information.

Please provide the following information (* = required field)

*First Name (Legal):

Middle Initial (Legal):

*Last Name (Legal):

*Home Address (Legal):

Suite/Apt.

*City:

State:

Province/Region:

*ZIP/Postal Code:

*Country:

*DOB (MM/DD/YYYY): / /

*Primary Phone: () - ext. Text-Enabled

Secondary Phone: () - ext. Text-Enabled

Work Phone: () - ext. Text-Enabled

Other Phone: () - ext. Text-Enabled

3. Create a New Password.

Create a new password following the requirements noted on the page.

New Password Required

New password requirements are necessary to protect you. Passwords will expire every 90 days requiring you to create a new password. This requirement helps us maintain a secure environment.

New Password:

New passwords must be at least eight (8) characters long and be comprised of at least three (3) of the following four (4) character types:

- 1) Numeric characters
- 2) Uppercase letters
- 3) Lowercase letters
- 4) Special characters (ex - !, ., #, @)

Confirm Password:



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4. Access your account(s).

Once your password has been accepted, click Access Your Accounts.

Password Confirmation

Your password was created successfully, and you are now signed in. To access your financial information, click "Access your Accounts".

Access Your Accounts

Sign Off



Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages within Portfolio Online have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner, Navigation Menu, Page Heading with Controls, Filter, and Data Information.

The screenshot shows the Portfolio Online interface for a user named BRAUN FAMILY. The interface includes a top banner with a search bar and navigation links. Below the banner is a menu with options like Financial Summary, Portfolio, Activity, etc. The main heading area contains filters for 'View By' and 'Group'. The main content area displays a 'Summary' section with a pie chart and a table of asset categories. A table below shows the portfolio's total market value and cost, followed by a detailed table of individual holdings.

Category	Market Value	% Market Value
Cash & Short Term	\$ 3,011,903.35	38.78%
Fixed Income	\$ 2,000,000.00	25.75%
Equities	\$ 2,578,794.03	33.21%
Other Assets	\$ 175,000.00	2.26%
Total	\$ 7,765,697.38	100.00%

Description	Quantity	Price	Market Value	Cost	% of MV	Next Step
Total Portfolio			\$7,765,697.38	\$6,892,537.83		
Cash & Short Term			\$3,011,903.35	\$3,011,903.35	38.78%	
Short Term			\$3,011,903.35	\$3,011,903.35	38.78%	
MIGOVF						
GOVERNMENT SECURITIES FUND	67,533.410	\$1.00	\$67,533.41	\$67,533.41	0.87%	
MIMMFV						
MARSHALL PRIME MM FUND	2,924,369.940	\$1.00	\$2,924,369.94	\$2,924,369.94	37.66%	
CD0000-00-9						
PARK PLACE BANK	20,000.000	\$0.00	\$20,000.00	\$20,000.00	0.26%	

Banner

The Banner area of the site includes general features consisting of:

- Preferences for the determination of your initial page upon log in; your preferred viewing method, individual account versus group; and various other options.
- Access Management providing the options to change your password and your access ID. Changing your access ID will require you to go through the Secure Sign On enrollment process.
- Home link for easy access to our corporate site.



- Online Help providing page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.
- Contact Us for quick access to your Relationship Manager and Investment Officer, providing you assistance with any questions you may have.
- Log Out to end your session of viewing your account activity.

Additional features in the banner may include the ability to:

- Obtain a market quote direct from the exchanges with a single-click of the Get Quote button. The first time you request a quote will prompt you to accept the terms and conditions of a Stock Exchange Agreement. Failure to accept the agreement will prohibit you from obtaining real-time quotes.
- Track the stock price on up to 20 individual stocks or indices.

Navigation Menu

Primary navigation features provide you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, statements, and trading. Below is a listing of some of the many features Portfolio Online offers:

- Portfolio – View position allocations and gains/losses, equity and fixed income analytics, and personal rates of return.
- Activity – View a snap shot of year-to-date transaction activity with links to the individual transactions.
- Documents – Access electronic statements and more.
- Tools – Calculate cash flows, use calculators to plan for life events and download information for use in third party software like Quicken.
- Group Accounts – Assemble authorized accounts into groups for easy review and management of investments.



Page Heading and Controls

The page heading identifies the selected page. It also may include the opportunity to download the page information into a spreadsheet or print the information.

Downloading

Selecting Download on a page will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft[®] Excel[®] spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

Printing

Selecting print will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

Filter Area

The Filter area on the page allows you to view the information the way you want it.

Show/Hide Filter Options

To create a view of information to your liking, select the icon (▶) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to select it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you wish to have this area closed upon entry to the page in the future, select the icon (▼) to hide the additional Filter area. You will also notice these icons elsewhere through the system to hide or expand other features. For example, the hide icon is also at the top of the screen next to the ticker scroll to hide that, if you so choose.

Viewing a Group or an Individual Account

The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example on the Portfolio Positions page, if View By Group is selected, the site will display only one position of a stock with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.



Data Information Area

Every page includes a data information area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▶) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

Next Step Options

Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include Tax Lot detail, transaction activity, and detailed security information.



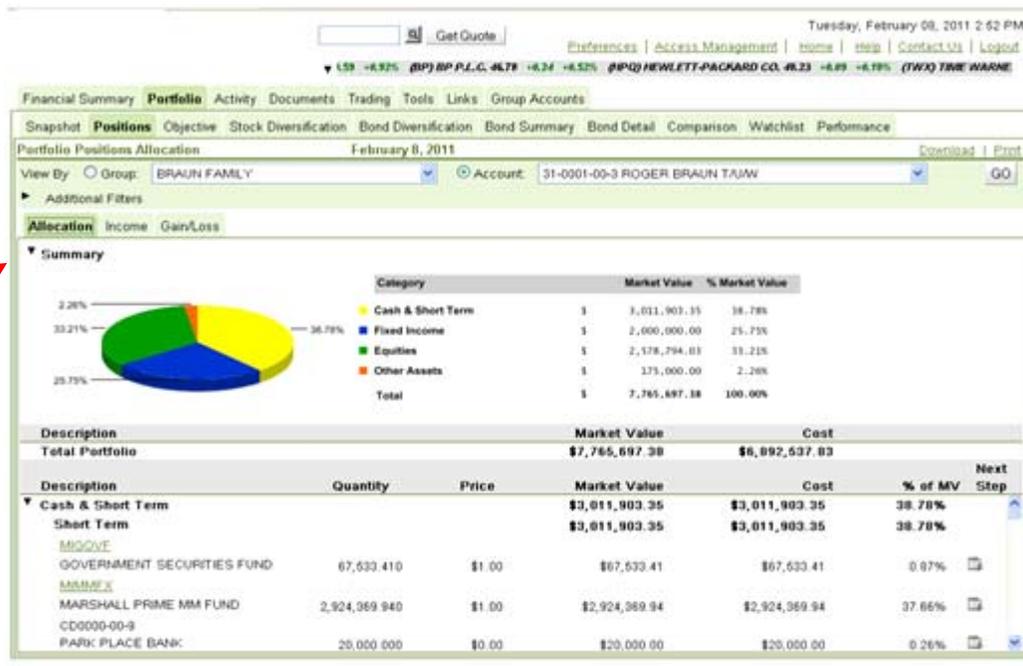
Navigating your Account

Navigating through your account information is as easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

Portfolio Positions

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications and bond maturity views. One of the navigation options is the Positions page. This page provides additional choices for displaying the holdings of the account or group of accounts in a meaningful and analytical manner. The sub menu options include:

- Allocation – Asset diversification as compared to the total market value.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.



Optional views.

Show/Hide graphical summary section.

Totals.

Detailed listing of assets.

Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. This information is relevant in understanding cash flows, trade activity and realized gains/losses. The Activity Summary page displays a year-to-date view of all transaction activity in an account or aggregated for a group of accounts. The transactions are grouped into major categories for ease in identifying cash flows.



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The page also offers a one-click view to the underlying transactions by selecting the desired transaction category. A pop-up window will display the list of transactions comprising the category total.

Click a category link to view the detailed list of transactions.

Financial Summary | Portfolio | **Activity** | Documents | Trading | Tools | Links | Group Accounts

Activity Summary | January 1, 2011 - February 8, 2011 | Download | Print

View By: Group: WILSON FAMILY RELATIONSHIP | Account: 43-5594-00-7 PATRICIA L WILSON TAJIA

Date Range: Year to Date | Previous Year | Period From: | To: | GO

Select a link to view the underlying transaction activity:

Deposit Activity:		Withdrawal Activity:	
Interest	\$14,693.64	Payments to Beneficiaries	\$-4,610.18
Dividends	15,337.84	Fees	-3,257.99
Common Trust Fund Income	0.00	Federal and State Taxes Paid	0.00
Real Estate Income	0.00	Miscellaneous Disbursements	0.00
Miscellaneous Receipts	1,414.00	Total Withdrawal Activity:	\$-16,766.16
Total Deposit Activity:	\$31,445.48		

Trade Activity:		Realized Gain/Loss Activity:	
Cost of Assets Purchased	\$-30,219.72	Short-term Gain/Loss	\$0.00
Proceeds on Sales/Maturities	14,536.41	Long-term Gain/Loss	0.00
Other Asset Changes	0.00	Net Realized Gain/Loss Activity:	\$0.00
Unsettled Trades	0.00		
Net Trade Activity:	\$-15,677.32		



Documents Statements

This feature provides quick access to your electronic statements. It displays the list of available statements for viewing and a link to launch the statement in a PDF. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software is can be downloaded at www.adobe.com. You can then save, print, e-mail, or close the PDF.

Click the desired statement link to launch the PDF.



Financial Summary | Portfolio Activity | **Documents** | Trading Tools | Links | Group Accounts

Statements | Disclosures

Documents Statements February 8, 2011

View By Group: BRAIN FAMILY Account: 21-001-00-3 ROGER BRAIN T/U/W

Select a statement time period below to view a TrustReport.pdf statement format file for your account. Please note that in order to view the statement Adobe Acrobat Reader must be installed on your computer. If you do not have a copy of Adobe Acrobat Reader, visit <http://www.adobe.com/products/acrobat/readstep1.html> to download a free copy.

Document	Time Period	Recipient
01/01/2011 - 01/31/2011	01/01/2011 - 01/31/2011	Mrs. Mary J. Carpenter
12/01/2010 - 12/31/2010	12/01/2010 - 12/31/2010	Mrs. Mary J. Carpenter
11/01/2010 - 11/30/2010	11/01/2010 - 11/30/2010	Mrs. Mary J. Carpenter
10/01/2010 - 10/31/2010	10/01/2010 - 10/31/2010	Mrs. Mary J. Carpenter
09/01/2010 - 09/30/2010	09/01/2010 - 09/30/2010	Mrs. Mary J. Carpenter
08/01/2010 - 12/31/2010	08/01/2010 - 12/31/2010	Mrs. Mary J. Carpenter
01/01/2010 - 12/31/2010	01/01/2010 - 12/31/2010	Mrs. Mary J. Carpenter



Tools Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity.

Select the desired output format. →

Select the desired fields of information. →

The screenshot shows the 'Download Portfolio' tool interface. At the top, there is a navigation bar with 'Tools' selected. Below the navigation bar, there are several tabs: 'Calculators', 'Cash Forecasting', 'Download Activity', 'Download Portfolio', 'Download Tax Lots', 'Quicken', and 'File Transfers'. The 'Download Portfolio' tab is active. The interface includes a search bar, a 'View By' dropdown menu, and a 'Portfolio Date' dropdown menu. Below these, there are sections for 'Download Information' and 'Download Filters'. The 'Download Information' section includes a 'Download Type' dropdown menu (set to 'Individual Account') and a 'Format Type' dropdown menu (set to 'Excel'). The 'Download Filters' section includes radio buttons for 'Asset Type', 'Symbol', 'Market Value Percent', 'Maturity Date Range', 'Standard & Poor's Quality Rating Code', and 'Moody's Quality Rating Code'. Below the filters, there are buttons for 'Save', 'Rename', 'Attach to ID', 'Reset', and 'Delete'. At the bottom, there are two tables: 'Account Header - Fields' and 'Account Header - Custom Format'. The 'Account Header - Fields' table lists fields and their lengths, and the 'Account Header - Custom Format' table lists fields and their lengths. A red arrow points to the 'Format Type' dropdown menu, and another red arrow points to the 'Account Header - Fields' table.

Field	Length
Account Number	9 AN
Short Title	36 AN
Administrative Officer	3 AN
Name - List Number	7 AN
Investment Officer	3 AN

Field	Length
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Group Accounts

The Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles.

Select the checkbox next to the desired accounts and click the Add link.

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.

The screenshot displays the 'Group Accounts' section of the Berkshire Bank website. At the top, there is a navigation bar with links for 'Get Quote', 'Preferences', 'Access Management', 'Home', 'Help', 'Contact Us', and 'Logout'. Below this, a financial summary shows the S&P 500 Composite Index at 3,797.45, down 4.47% from the previous day. The main content area is titled 'Group Accounts' and shows a group named 'WILSON FAMILY RELATIONSHIP' created on February 8, 2011. There are two main panels: 'Authorized Account List' on the left and 'Current Account Group - WILSON FAMILY RELATIONSHIP' on the right. The 'Authorized Account List' contains 51 accounts, each with a checkbox and a Show/Hide icon. The 'Current Account Group' contains 10 accounts, also with checkboxes and Show/Hide icons. A red arrow points from the text on the left to the 'Add' link between the two panels.