



**NOTICE**

**Berkshire Bank, Pittsfield, Massachusetts** has petitioned the Massachusetts Division of Banks for permission to close a branch office located at 3025 Route 50, Wilton, Saratoga 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, 2532 Route 9, Malta, Saratoga 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 Saratoga County, including one branch at 3025 Route 50 in Wilton and another at 2532 Route 9 in Ballston Spa. We have decided to consolidate the branch in Wilton into our new branch in Ballston Spa. With this relocation comes the introduction of an exciting new technology at our Ballston Spa branch: MyTeller<sup>SM</sup> - an interactive teller service with extended hours. MyTeller<sup>SM</sup> 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. **The last day of operations at the 3025 Route 50 branch in Wilton will be Friday, Feb. 22, 2019.**

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
3025 Route 50 Wilton, NY	2532 Route 9 Ballston Spa, NY

We invite you to come visit us at the 2532 Route 9 branch in Ballston Spa. The hours of operation of the Ballston Spa branch are as follows:

	Lobby	MyTeller Drive-up
<b>Monday - Wednesday</b>	8:30 a.m. – 4 p.m.	7 a.m. – 7 p.m.
<b>Thursday - Friday</b>	8:30 a.m. – 5 p.m.	7 a.m. – 7 p.m.
<b>Saturday</b>	8:30 a.m. – 1 p.m.	8 a.m. – 2 p.m.

(Continued on next page.)



We look forward to serving you at the 2532 Route 9 branch in Ballston Spa 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 black ink that reads 'Jeannine Cimino'.

Jeannine Cimino  
SVP, Market Leader