

FACTS

WHAT DO BERKSHIRE BANK COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Balance
- Transaction History and Payment History
- Credit History and Assets

When you are *no longer* our customer, we will not continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Berkshire Bank Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Berkshire Bank Companies share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call **Berkshire Bank, Berkshire Bank Home Lending, Berkshire Bank Wealth Management and BerkshireBanc Investment Services toll-free at 1 800-773-5601** or call **Berkshire Insurance Group, Inc. and Berkshire Insurance Agency toll-free 1-866-616-0244** — our menu will prompt you through your choice(s)

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we will not continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 1-800-773-5601 if you are a Berkshire Bank, Berkshire Bank Home Lending, Berkshire Bank Wealth Management or BerkshireBanc Investment Services customer.
Call toll-free 1-866-616-0244 if you are a Berkshire Insurance Group, Inc. or Berkshire Insurance Agency customer.

Who we are

Who is providing this notice?

This notice is being provided by **Berkshire Bank Companies** (including **Berkshire Bank Home Lending, Berkshire Bank Wealth Management and BerkshireBanc Investment Services**) and its affiliates **Berkshire Insurance Group, Inc.** (including **Berkshire Insurance Agency**).

What we do

How does Berkshire Bank Companies protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Access to your account information is restricted to those employees who need to know that information as part of their job, to provide products and to service your account.

How does Berkshire Bank Companies collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include our parent company Berkshire Hills Bancorp, Inc.; financial companies such as Berkshire Bank and its lines of business and Firestone Financial, LLC; First Choice Loan Services; and nonfinancial companies, such as Berkshire Insurance Group, Inc., which sometimes operates as Berkshire Insurance Agency.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Berkshire Bank Companies do not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies, credit card companies, marketing companies and investment companies.*

Other important information

We do not share transaction or experience information about customers who reside in Vermont and California. We also do not share any information derived from deposit relationships with us about customers who reside in Massachusetts.