

Make Your Company's Assets Work For You.

Established in 1846, Berkshire Bank is one of Massachusetts' oldest and largest independent banks and the largest banking institution based in Western Massachusetts. Headquartered in Pittsfield with branches serving communities throughout Western Massachusetts, Northeastern New York and Southern Vermont, Berkshire Bank is well capitalized and positioned for continued growth.

One of Berkshire Bank's key product lines is **Asset Based Lending.**

Asset Based Lending offices are located in Greater Boston and Springfield and are available to serve Middle Market companies in New England, New York, and beyond.

Expertise Our experienced team of ABL lenders has the expertise to analyze and structure solutions for your company's working capital, equipment and real estate financing needs. The combination of personalized service and the resources of Berkshire Bank will help you efficiently manage your financial operations, maximize your borrowing capacity and minimize idle cash balances.

Resources For manufacturers, distributors and service companies seeking financing for working capital, rapid sales growth, turnarounds, buyouts and recapitalizations with needs ranging from \$2 - \$25 million and above, please give us a call.

Service Our customer-centric approach, local decision making and streamlined process without the layers associated with larger banks will deliver timely, customized solutions that allow business owners to focus on what really matters...growing their businesses!

Call Us Today.

Paul F. Flynn, Jr.

SVP ABL Manager (781) 897-0701

James F. Carr
SVP (781) 897-0706

Mark D. Evitts
SVP (781) 897-0704

Mark N. Foster
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James Hickson
VP (413) 523-7920

C. Lee Willingham
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**BERKSHIRE BANK**

America's Most Exciting Bank™

Asset Based Lending

berkshirebank.com

Member FDIC. Member DIF. Equal Housing Lender.

Asset Based Lending Solutions

Over \$175 million in commitments in 2010,
serving New England, New York and beyond.

Examples of our client solutions

<p>Manufacturer of Building Materials \$3,250,000 <i>Working Capital, Term New Hampshire</i></p>	<p>Manufacturer of Automotive Parts \$2,200,000 <i>Working Capital Connecticut</i></p>	<p>Manufacturer of Consumer Goods \$3,500,000 <i>Working Capital Maine</i></p>	<p>Manufacturer of Solar Components \$5,000,000 <i>Working Capital, Term Massachusetts</i></p>
<p>Manufacturer of Automotive/Aerospace Components \$10,500,000 <i>Working Capital, Term Massachusetts</i></p>	<p>Manufacturer & Distributor of High Tech Components \$4,000,000 <i>Working Capital Massachusetts</i></p>	<p>Manufacturer of Climate Control Systems \$2,400,000 <i>Working Capital, Term Indiana</i></p>	<p>Distributor of Industrial Power Equipment \$7,000,000 <i>Working Capital, Connecticut</i></p>
<p>Manufacturer of Plastic Components \$1,500,000 <i>Working Capital, Term Vermont</i></p>	<p>Manufacturer of Metal Components \$1,500,000 <i>Working Capital, Term Connecticut</i></p>	<p>Manufacturer of Metal Components \$31,000,000 <i>Working Capital, Term New York Agent & Lead Arranger</i></p>	<p>Manufacturer of Medical Devices \$3,100,000 <i>Working Capital, Term Massachusetts Acquisition Financing</i></p>
<p>Professional Services \$2,150,000 <i>Working Capital Rhode Island</i></p>	<p>Manufacturer of Cable \$13,500,000 <i>Working Capital, Term Vermont</i></p>	<p>Financial Services \$15,000,000 <i>Working Capital Massachusetts</i></p>	<p>Commercial Printer \$8,800,000 <i>Working Capital, Term New Hampshire</i></p>

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