



Quick Guide to your CD Accounts

Certificates of Deposit

If you have one of the following CONSUMER or BUSINESS Certificate of Deposit (CD) accounts with Savings Institute Bank & Trust:

Berkshire will not change your Savings Institute Bank & Trust CD rate or account term until maturity. This account will automatically renew at maturity unless we are instructed by you or unless you are notified by the bank. Notification will be sent to you in writing prior to the maturity of your account. You will have a grace period of 10 calendar days after maturity to renew the account, withdraw the funds, or transfer to another account without penalty. If either you or we prevent maturity renewal, interest will not accrue after final maturity. Each renewal term will be the same as the term and maturity date disclosed on the Pre-Maturity Notice.

When your CD matures, your CD will renew into the following Berkshire Bank CD:

| CURRENT Savings Institute Bank & Trust Product/ Existing Term | NEW Berkshire Bank Product/ Term Renewal |
|---|---|
| 3 Month CD | 3 Month CD |
| 6 Month CD | 6 Month CD |
| Access CD..... | 6 Month CD |
| 10 Month CD..... | 1 Year CD |
| 1 Year CD | 1 Year CD |
| 13 Month CD..... | 1 Year CD |
| 14 Month CD..... | 1 Year CD |
| 16 Month CD..... | 2 Year CD |
| 17 Month Access CD | 2 Year CD |
| 17 Month CD..... | 2 Year CD |
| 18 Month CD..... | 2 Year CD |
| 20 Month CD..... | 2 Year CD |
| 22 Month CD..... | 2 Year CD |
| 2 Year CD | 2 Year CD |
| 27 Month CD..... | 2 Year CD |
| 30 Month CD..... | 2 ½ Year CD |
| 33 Month CD..... | 2 ½ Year CD |
| 35 Month CD..... | 3 Year CD |
| 3 Year CD | 3 Year CD |
| 4 Year CD | 4 Year CD |
| 5 Year CD | 5 Year CD |
| 6 Year CD | 6 Year CD |

