

Quick Guide to your Personal Accounts

Personal Checking

If you have one of the following PERSONAL Checking accounts with Savings Institute Bank & Trust:

Free Checking Wicked Smart Checking Transaction Account

Your new Berkshire Bank account will be:

Free Checking

Account Features:

- Minimum balance to open: \$10
- No monthly maintenance fee regardless of balance maintained
- Free Berkshire Bank debit card
- Free Online Banking/eStatements with free check images included
- Unlimited check writing

+ No Foreign ATM fees if you were in the Wicked Smart Checking product. Your surcharge (non-Berkshire Bank ATM fee) will not be waived. Please see Terms and Conditions of your account for further details.
Images returned with paper statement: \$3.50 per month.

If you have one of the following PERSONAL Checking accounts with Savings Institute Bank & Trust:

Flex Checking

Your new Berkshire Bank account will be:

GPS Checking

Account Features:

- Minimum balance to open: \$10
- No monthly maintenance fee regardless of balance maintained
- No ATM fees and surcharge credits+ when qualifications are met:
 1. Use your Berkshire Bank debit card for a minimum of 15 purchases. Qualifying transactions are measured for items posted to your account for the monthly period beginning the first business day of the statement cycle through the last business day of the statement cycle; and
 2. Utilize eStatements.
- Free Berkshire Bank debit card
- Free Online Banking/eStatements with free check images included

+ Your surcharge (non-Berkshire Bank ATM fee) credits may be reportable to the IRS on Form 1099-MISC.

Please see Terms and Conditions of your account for further details.
Images returned with paper statement: \$3.50 per month.

If you have one of the following PERSONAL Checking accounts with Savings Institute Bank & Trust:

Direct Express Checking VIP Interest Checking High Value Checking Value Checking

Your new Berkshire Bank account will be:

NOW Checking[†]

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- Monthly maintenance fee of \$7* if your balance falls below \$750 any day of the statement cycle
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- Free Berkshire Bank debit card
- Free Online Banking/eStatements with free check images included
- Unlimited check writing

*Monthly maintenance fee will be waived for three statement cycles.
Please see Terms and Conditions of your account for further details.
Images returned with paper statement: \$3.50 per month.



Personal Checking (continued)

If you have one of the following PERSONAL Checking accounts with Savings Institute Bank & Trust:

Fifty Plus Checking 50 Plus Free Interest Checking

Your new Berkshire Bank account will be:

NOW Club 50 Checking*

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- Monthly maintenance fee of \$5* if your balance falls below \$500 any day of the statement cycle
- You must maintain \$1,000 in the account each day to obtain the disclosed annual percentage yield
- Free Berkshire Bank debit card
- Free Online Banking/eStatements with free check images included
- Unlimited check writing

*Monthly maintenance fee will be waived for three statement cycles. Please see Terms and Conditions of your account for further details. Images returned with paper statement: \$3.50 per month.

If you have one of the following PERSONAL Checking accounts with Savings Institute Bank & Trust:

Choice Alliance Checking

Your new Berkshire Bank account will be:

Alliance Checking†

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- Monthly maintenance fee of \$10* if your balance falls below \$1,000 any day of the statement cycle
- You must maintain \$500 in the account each day to obtain the disclosed annual percentage yield
- Free Berkshire Bank debit card
- Free Online Banking/eStatements with free check images included
- Unlimited check writing
- Free basic-style checks

+No Foreign ATM fees. Your surcharge (non-Berkshire Bank ATM fee) will not be waived. *Monthly maintenance fee will be waived for three statement cycles. Please see Terms and Conditions of your account for further details. Images returned with paper statement: \$3.50 per month.



Personal Money Market

If you have one of the following PERSONAL Money Market accounts with Savings Institute Bank & Trust:

Money Market Statement Savings Money Market Special Premier Choice Money Market Prestige Money Market

Your new Berkshire Bank account will be:

Money Market*

Account Features:

- Interest-bearing account
- Minimum balance to open: \$1,000
- Monthly maintenance fee of \$5* if your balance falls below \$1,000 any day of the monthly calendar period
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- Can be linked to a personal checking account to cover overdraft items

*Monthly maintenance fee will be waived for three calendar months.

Please see Terms and Conditions of your account for further details.

Images returned with paper statement: \$3.50 per month.

You will get a quarterly account statement from us for your Money Market account unless there are electronic transactions, in which case, you will receive it monthly.

If you have one of the following PERSONAL Money Market accounts with Savings Institute Bank & Trust:

Savvy Money Market Smart Money Market

Your new Berkshire Bank account will be:

Premium Money Market*

Account Features:

- Interest-bearing account that has a blended rate, depending on the balance in your account
- Minimum balance to open: \$1,000
- Monthly maintenance fee of \$5* if your balance falls below \$1,000 any day of the monthly calendar period
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- Can be linked to a personal checking account to cover overdraft items

*Monthly maintenance fee will be waived for three calendar months.

Please see Terms and Conditions of your account for further details.

Images returned with paper statement: \$3.50 per month.

You will get a quarterly account statement from us for your Money Market account unless there are electronic transactions, in which case, you will receive it monthly.

Personal Savings

If you have one of the following PERSONAL Savings accounts with Savings Institute Bank & Trust:

Statement Savings

Your new Berkshire Bank account will be:

Statement Savings†

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- Monthly maintenance fee of \$5* if your balance falls below \$250 any day of the monthly calendar period
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- Free Berkshire Bank ATM/debit card
- Free Online Banking/eStatements
- Can be linked to a personal checking account to cover overdraft items

*Monthly maintenance fee will be waived for three calendar months.

Please see Terms and Conditions of your account for further details.

You will get a quarterly account statement from us for your Statement Savings account unless there are electronic transactions, in which case, you will receive it monthly.



Personal Savings (continued)

If you have one of the following PERSONAL Savings accounts with Savings Institute Bank & Trust:

Tenant Security Deposit Account

Your new Berkshire Bank account will be:

Tenant Security Deposit Account[†]

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- You must maintain \$10 in the account each day to obtain the disclosed annual percentage yield
- No preauthorized, telephone transfer or partial withdrawals permitted

The interest rate for this account is tied to the deposit index as determined by the CT Banking Commissioner. Please see Terms and Conditions of your account for further details.

You will get a quarterly account statement from us for your Tenant Security Deposit Savings account.

If you have one of the following PERSONAL Savings accounts with Savings Institute Bank & Trust:

Christmas Club Savings All Purpose Club Savings

Your new Berkshire Bank account will be:

Club Savings[†]

Account Features:

- Interest-bearing account
- Minimum balance to open: \$10
- A check will be issued for the funds at payout
- No preauthorized, telephone transfer or partial withdrawals permitted

Please see Terms and Conditions of your account for further details.

You will get a quarterly account statement from us for your Club Savings account.

The combined statement option is not available for this product.

[†]Note regarding interest-bearing accounts:

- Your interest rate and annual percentage yield may change.
- We may change the interest rate on your account at any time.
- At our discretion, we may change the rate on your account.
- Interest will compound every month, and interest will be credited to your account every month.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Transfers from a savings account to another account or to third parties by preauthorized, automatic, online banking, telephone transfer, check, draft, debit card, or similar order to third parties are limited to six per monthly statement period. An excess transaction fee may be charged for each transaction in excess of the transaction limitations. See separate Common Features Fee Schedule. If you exceed the limitations three times in a rolling 12-month period, we will contact you and convert your account to an account without transaction limitations. Statement Savings accounts will be changed to a Free Checking account, and your account will no longer earn interest.

•Note regarding interest-bearing accounts:

- The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- We may change the interest rate on your account at any time.
- At our discretion, we may change the rate on your account.
- Interest will compound every month, and interest will be credited to your account every month.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Transfers from a money market account to another account or to third parties by preauthorized, automatic, online banking, telephone transfer, check, draft, debit card, or similar order to third parties are limited to six per monthly statement period. An excess transaction fee may be charged for each transaction in excess of the transaction limitations. See separate Common Features Fee Schedule. If you exceed the limitations three times in a rolling 12-month period, we will contact you and convert your account to an account without transaction limitations. Money Market accounts will be changed to a NOW Checking account. You may receive a lower interest rate, and your maintenance service charge will change.