

Mobile App: Enrolled Users Initial Login Guide

New Online and Mobile Banking Platform



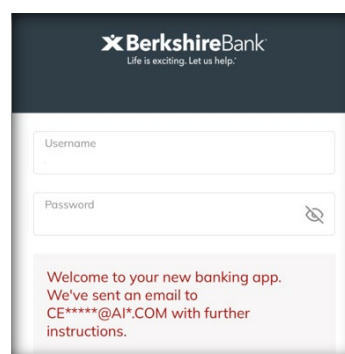
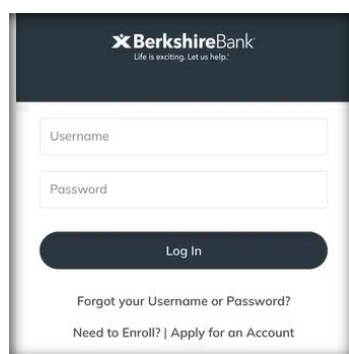
Mobile App: Initial Login for Enrolled Personal Banking Users

Enrolled users of Berkshire Bank's online and mobile banking – both Personal Banking and Small Business Banking users — will follow these steps for their initial login to our new mobile banking app.

To begin, download our new mobile app — Berkshire Bank Mobile — from the Apple App Store or Google Play. Please note, our app supports Android 9 and up, and iPhone requires iOS 15.0 or later.

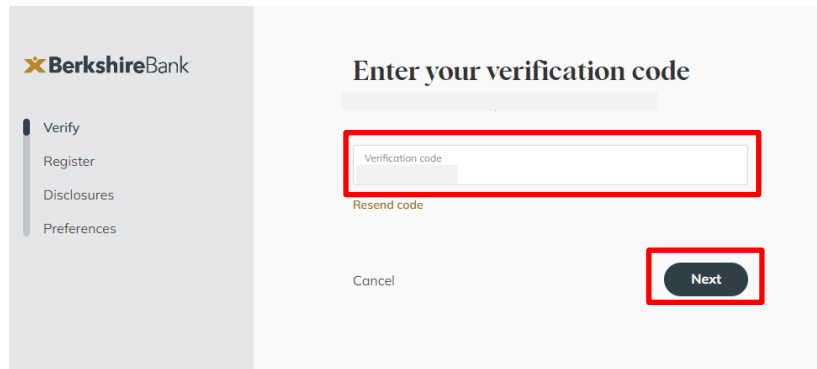
1. Use your existing username to login. Your username has automatically transferred to the new platform unless you were notified otherwise by the bank.

Please note: Usernames on the new platform are not case-sensitive and may contain letters, numbers, or any of the following special characters: **_**, **@**, **+**, **., -**



2. You will see a message appear in red text as follows: **Welcome to your new banking app. We've sent an email to your ([masked email] ex: ABCXXXX@GMXXX.com) with further instructions.**
3. Access the email received as indicated and follow the link provided to be redirected and continue logging in via an online browser session.

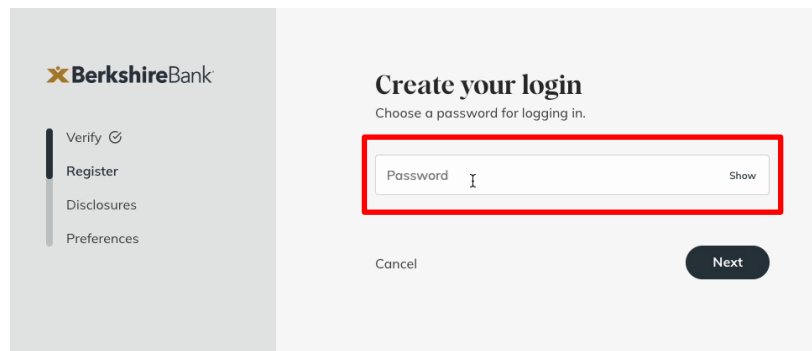
4. Follow the directions to enter the verification code that was also provided in the email you received. This is used to authenticate yourself and continue setting up your profile.



The screenshot shows the BerkshireBank verification code entry screen. On the left is a navigation menu with options: Verify, Register, Disclosures, and Preferences. The main content area is titled "Enter your verification code". It features a text input field labeled "Verification code" which is highlighted with a red box. Below the input field is a "Resend code" link. At the bottom of the screen, there are "Cancel" and "Next" buttons, with the "Next" button also highlighted by a red box.

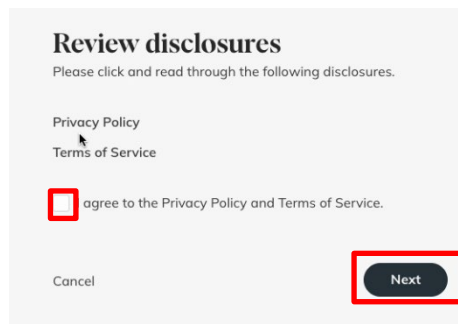
5. Create a password. You may keep your previous password so long as it meets the password requirements of the new platform. Passwords must be at least 8 characters. Additionally, by default, the platform also enforces the following password safety requirements:

- 1) Passwords may not be too similar to the user's username, first name, last name or email.
- 2) Passwords are case-sensitive, may not be entirely numeric and may not be among the 20,000 most common passwords.



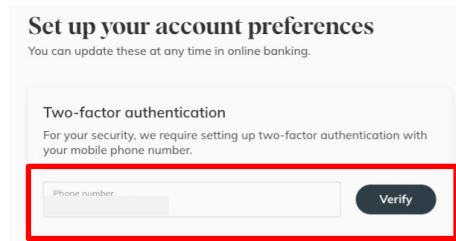
The screenshot shows the BerkshireBank "Create your login" screen. On the left is a navigation menu with options: Verify, Register, Disclosures, and Preferences. The main content area is titled "Create your login" with the instruction "Choose a password for logging in." Below this is a text input field labeled "Password" with a "Show" toggle on the right, highlighted by a red box. At the bottom of the screen, there are "Cancel" and "Next" buttons, with the "Next" button also highlighted by a red box.

6. Review disclosures and check the box if you agree to the Privacy Policy and Terms of Service.

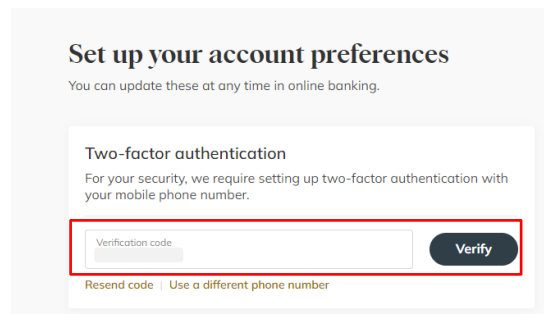


The screenshot shows the BerkshireBank "Review disclosures" screen. It features a heading "Review disclosures" and the instruction "Please click and read through the following disclosures." Below this are two links: "Privacy Policy" and "Terms of Service". A red box highlights an unchecked checkbox followed by the text "agree to the Privacy Policy and Terms of Service." At the bottom of the screen, there are "Cancel" and "Next" buttons, with the "Next" button also highlighted by a red box.

7. Set up your two-factor authentication for enhanced security. To do this, you will need to provide a North American mobile phone number that you own. Then click “Verify.”



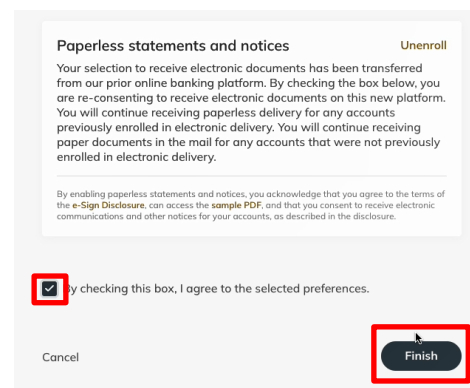
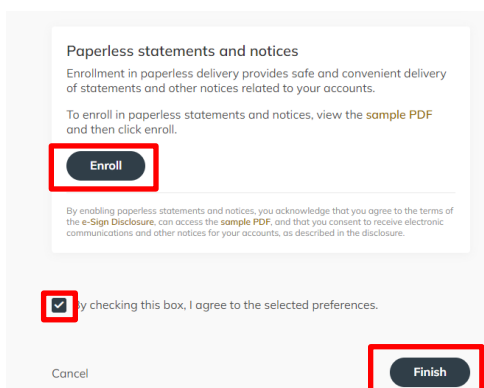
8. A verification code will be delivered by text message to the mobile phone number. Insert the verification code and click “Verify.”



9. Next, confirm your document delivery preference.

We encourage all customers to sign up for electronic delivery of documents, which include statements and notices. Electronic delivery provides quicker, secure access to account documents and also benefits the environment. When choosing this option, all documents related to all of your accounts may be provided electronically.

You will see one of these screens. Make your selections and click “Finish.”



10. When complete, click “Finish” and you’ll be brought into your new online banking Dashboard.