May 23, 2022

Dear Valued Customer:

Berkshire Bank is committed to delivering an exceptional customer experience. We regularly evaluate our branch network to ensure we are delivering services in a manner that meets your preferences and expectations. We strive to provide you with convenience, a full suite of digital banking solutions and a branch network that evolves with your needs and those of our communities.

We currently have branches in East Hampton, CT and Colchester, CT that are less than nine miles away from one another. With this in mind, we have decided to consolidate the East Hampton branch into our Colchester branch.

The last day of operations at the East Hampton branch has been scheduled on Friday, August 26, 2022.

<table>
<thead>
<tr>
<th>Berkshire Bank branch that will relocate:</th>
<th>Your new Berkshire Bank branch will be:</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 East High St, East Hampton, CT 06424</td>
<td>63 Norwich Ave, Colchester, CT 06415</td>
</tr>
</tbody>
</table>

Our Colchester branch has the following hours for your convenience:

<table>
<thead>
<tr>
<th></th>
<th>Lobby</th>
<th>Drive-up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday – Thursday</td>
<td>9:00 a.m. – 4:00 p.m.</td>
<td>9:00 a.m. – 4:00 p.m.</td>
</tr>
<tr>
<td>Friday</td>
<td>9:00 a.m. – 5:00 p.m.</td>
<td>9:00 a.m. – 5:00 p.m.</td>
</tr>
<tr>
<td>Saturday</td>
<td>9:00 a.m. – 12:00 p.m.</td>
<td>9:00 a.m. – 12:00 p.m.</td>
</tr>
</tbody>
</table>

We look forward to serving you at our Colchester branch as well as all of our other branch locations across our network. Other nearby locations include our Hebron office. For a full list of branch locations and hours, please visit https://www.berkshirebank.com/locations.

You will continue to receive the same friendly service from our bankers, who are ready and eager to help in any way possible. If you are interested in additional banking options, whether you are on the go, or from the comfort of your home and office, we offer flexible banking solutions, including our personal MyBanker program, to suit your busy life. To learn more about these flexible banking options, go to berkshirebank.com/flex.

Thank you for being a loyal Berkshire Bank customer. We look forward to continuing to meet your individual financial needs, whatever they may be. If you have any questions, feel free to contact us at 800.773.5601.

Sincerely,

Ryan Shorette
SVP, Head of Retail Branch Banking