



December 24, 2020

Dear Valued Customer:

Berkshire Bank is committed to the communities it serves. As we evolve as a 21st Century bank, we continue to look for opportunities to enhance our existing branch network and strengthen our digital banking products, while still providing the convenience that your everyday banking needs deserve.

We currently have branches in East Utica, NY and in North Utica, NY which are less than 3 miles away from one another. With this in mind, we have decided to consolidate the branch in East Utica, NY into our branch in North Utica, NY.

The last day of operations at the East Utica branch has been scheduled on Friday, March 26, 2021.

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
1100 Mohawk St East Utica, NY 13501	50 Auert Ave North Utica, NY 13502

Our North Utica, NY has the following hours for your convenience:

	Lobby	Drive-up
Monday – Thursday	9:00 a.m. – 4:00 p.m.	9:00 a.m. – 4:00 p.m.
Friday	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.

We look forward to serving you at our North Utica branch as well as all of our other branch locations across our network. Additional offices near your new branch include Whitesboro and New Hartford. For a full list of branch locations and hours, please visit <https://www.berkshirebank.com/About/Let-Us-Help/Locations-1>.

Please be advised that Berkshires Bank’s primary federal banking regulator is the FDIC. The FDIC does not have the authority to approve or prevent the branch closing, but you may submit comments concerning the closing and consolidation of our East Utica branch to the FDIC at the following address:

Federal Deposit Insurance Corporation
15 Braintree Hill Office Park, Suite 200
Braintree, MA 02184

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 options to suit your busy life. To learn more about these flexible banking options, go to [berkshirebank.com/flex](https://www.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,

A handwritten signature in black ink that reads 'B Sullivan'.

Brian Sullivan
SVP, Retail Banking