



April 16, 2021

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 a branch in Johnstown, NY which is 11 miles from our Amsterdam NY location. With this in mind, we have decided to consolidate the branch in Johnstown, NY into our branch in Amsterdam, NY.

The last day of operations at the Johnstown branch has been scheduled on Friday, July 16, 2021.

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
51 West Main St Johnstown, NY 12095	140 Sanford Farms Shopping Ctr Amsterdam, NY 12010

Our Amsterdam branch 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.
Saturday	9:00 a.m. – 12:00 p.m.	9:00 a.m. – 12:00 p.m.

To assist our customers in this transition, Berkshire Bank will waive all domestic ATM fees charged by our bank for our Johnstown customers from the time of our branch closing until December 31, 2022. We look forward to serving you at our Johnstown branch as well as all of our other branch locations across our network. Additional offices near your new branch include Malta, NY. For a full list of branch locations and hours, please visit <https://www.berkshirebank.com/About/Let-Us-Help/Locations-1>.

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,

Brian Sullivan
SVP, Retail Banking