



October 29, 2020

Dear Valued Customer:

Berkshire Bank is committed to the communities it serves. As we evolve as a 21<sup>st</sup> 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 located in Latham, NY and Niskayuna, NY, which are less than 4 miles away from one another. With this in mind, we have decided to consolidate the 1202 Troy Schenectady Rd Latham, NY location into our branch in Niskayuna, NY.

**The last day of operations at the Latham, NY branch has been scheduled on Friday, January 29, 2021.**

Berkshire Bank branch that will relocate:	Your new Berkshire Bank branch will be:
1202 Troy Schenectady Rd Latham, NY 12110	120 Mansion Boulevard Niskayuna, NY 12304

Our Niskayuna, NY branch has the following hours for your convenience:

	Lobby	Drive-up
<b>Monday – Thursday</b>	9:00 a.m. – 4:00 p.m.	9:00 a.m. – 4:00 p.m.
<b>Friday</b>	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.
<b>Saturday</b>	9:00 a.m. – 12:00 p.m.	9:00 a.m.–12:00 p.m.

We look forward to serving you at our Niskayuna, NY branch as well as all of our other branch locations across our network. Additional offices near your new branch include 628 New Loudon Road Latham, 98 Wolf Road Colonie. 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.

Sincerely,

Brian Sullivan  
SVP, Retail Banking