

We're Celebrating Small Businesses

#1 SBA Lender¹

BUSINESS CHECKING 500

First 500 Transactions
FREE monthly²

- » Small Business flexibility for low transaction volume accounts
- » Makes the most of your time and money
- » \$10 minimum initial deposit

Business Pure Excitement MONEY MARKET

1.00% APY

on Balances of **\$50,000** or more³

- » Tiered interest rate based on balances
- » Easy Access
- » Minimum balance \$2,500

Small Business LINES OF CREDIT

Rate
Featured

4.50 APR⁴
up to \$100,000

- » Easy to apply
- » Revolving line of credit
- » No need to re-apply annually on most lines

Small Business TERM LOANS

Rate
Featured

4.99 APR⁵
up to 5 Years

- » A smart way to fund business expansions
- » Longer payback period for major purchases
- » Predictable repayment terms over a fixed period of time

Stop by a branch today to take
advantage of these **LIMITED-TIME DEALS!**

BERKSHIRE BANK
America's Most Exciting Bank[®]

1-800-773-5601
berkshirebank.com



Life is exciting. Let us help.®



**EQUAL HOUSING
LENDER**

Banking products are provided by Berkshire Bank: Member FDIC. Equal Housing Lender. ¹ VT, Capital District & Central NY, Berkshire County & Pioneer Valley, MA

²May not exceed 500 items per cycle. Items are: deposits, deposited items, withdrawals, checks processed against the account, ATM/Debit card deposits. Over 500 Item Limit Fee - \$.35/item. ³Current promotional Business Pure Excitement Money Market Account Annual Percentage Yields (APYs) which are accurate as of 5/4/16 and subject to change are: \$2,500 - \$24,999.99, 0.10% APY; \$25,000 - \$49,999.99, 0.90% APY; \$50,000 & above, 1.00% APY. Limit one account per business. Promotional rates are valid for new money only and available for 6 months from account opening. After the 6 months, the interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. Money market maintenance and other fees, if any could reduce earnings on this account.

The minimum balance to open an account and attain the stated Annual Percentage Yield (APY) is \$2,500. The promotional interest rate and Annual Percentage Yield (APY) is available if you meet the following requirements: (1) Maintain a Berkshire Bank business checking account with a minimum daily balance of \$5,000, or (2) Establish a monthly (or more often) direct deposit into the checking account. The Business must be the OWNER of the qualifying checking account. This account has a maximum balance cap of \$1,000,000 to receive the promotional rate. You can open more than one Business Pure Excitement Money Market, but the total balance combined cannot exceed the \$1,000,000 cap. If these requirements are not maintained, account will revert to the regular Business Pure Excitement Money Market Account APYs are: \$2,500 - \$24,999.99, 0.10% APY; \$25,000 - \$49,999.99, 0.25% APY; \$50,000 - \$99,999.99, 0.40% APY; \$100,000 & above, 0.50% APY. Interest rates may vary and offer can be withdrawn at any time. Transfers from a money market account to another account or to third parties by preauthorized, automatic, online banking, telephone transfer, check, draft or similar order are limited to six per monthly statement period. Business Accounts with banking relationship only. A Berkshire Bank business checking account is required. Promotion valid through 5/31/2016. ⁴Prime rate is 3.50% as of 5/1/16: loans up to \$50,000 are Prime Rate plus 2.00% floating daily and loans from \$50,001 to \$100,000 are Prime Rate plus 1.00% floating daily. Subject to credit approval. \$250,000 maximum loan amount. Revolving on demand terms available. Loans under \$100,000 require application only. Loans over \$100,000 require 2 years of tax returns. ⁵Term Loan: The Annual Percentage Rates (APR) as of 5/1/16 are for illustrative purposes only and may change. The rates assume excellent borrower credit history and you are required to have the ACH (automated clearing house) payment from a Berkshire Bank deposit account to obtain the stated APR. Your actual APR will be determined when a credit decision is made and may be higher than the lowest rate available. Lower credit quality, longer terms, a different type of loan, and non-qualification for discounts will result in higher rates. Rates subject to change without notice and available for new money only and excludes refinancing of existing Berkshire Bank debt. Subject to credit approval. \$250,000 maximum loan amount. Terms available up to 5 years. Loans under \$100,000 require application only, loans from \$100,000 to \$250,000 require two year's tax return. This offer is valid in Pioneer Valley, Eastern MA, Connecticut, Capital Region & Central, NY.

FOR SMALL BUSINESS OWNERS AND THEIR EMPLOYEES

Coupon Offers

FREE No Obligation Business Insurance Review

Insurance products are provided by Berkshire Insurance Group, Inc., a Berkshire Bank affiliate, and in New York by Berkshire Insurance Agency, a registered trade name for Berkshire Insurance Group, Inc., a Berkshire Bank affiliate. Insurance and investment products are not FDIC-insured, are not a bank deposit, "NOT guaranteed BY THE BANK," "NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY" and may lose value.

REFUND One Overdraft, NSF, or UAF Fee

Banking products are provided by Berkshire Bank: Member FDIC. Berkshire Bank is a Massachusetts chartered bank. Receive a one-time refund of a fee of \$35 on your new Business Checking 500 account. This offer includes: (1) Overdraft fees created by check, in-person withdrawal, or other electronic means, (2) NSF (Insufficient funds) created by check, in-person withdrawal, or other electronic means, (3) UAF (Uncollected/Unavailable) funds fees. Present coupon to your local branch. The one time fee refund of \$35 will be credited to the Business Checking 500 account on the day you present the coupon. The transaction will appear as a refund on your next account statement. This offer does not include Continuous OD (Overdraft) Fees. One refund of \$35 is available per account with only one offer available per customer. No cash value. Berkshire Bank reserves the right to modify or discontinue the offer at any time. Coupon is valid until 5/31/2016.

\$250 LENDER CREDIT on Mortgage Closing Costs



Banking products are provided by Berkshire Bank: Member FDIC. Equal Housing Lender. Berkshire Bank is a Massachusetts chartered bank. Loan products are subject to credit approval. Coupon must be presented to your Mortgage Loan Originator at time of mortgage loan application and must be part of the loan application submitted for approval. The discount will be applied to overall closing costs as a lender credit and reported on both initial and final disclosures. No cash value. Nontransferable, non-assignable. Berkshire Bank reserves the right to modify or discontinue the offer at any time. Discount is applied to closing costs at the discretion of Berkshire Bank. Eligible for first lien residential purchases and refinances where employee is either borrower or co-borrower. Offer is valid until 5/31/2016.

.25% APR DISCOUNT on Direct (in branch) Consumer Loans With Automatic Payment

Banking products are provided by Berkshire Bank: Member FDIC. Berkshire Bank is a Massachusetts chartered bank. Loans subject to eligibility, collateral, underwriting and approval, including credit approval. Annual Percentage Rates, interest rates and terms will be determined by customer's overall credit rating, loan term, amount financed and age of collateral (if applicable) or monthly billing. Only non-Berkshire Bank loans are eligible for refinancing. Additional terms and conditions may apply. Rates are subject to change without notice. New consumer loans qualifying for the .25% APR (annual percentage rate) discount and are limited to personal and auto loans and require an automatic payment from a Berkshire Bank checking account. Other fees may apply. This offer may be withdrawn at any time. Offer valid until 5/31/2016.

BUSINESS PURE EXCITEMENT MONEY MARKET

1.00% APY

on Balances of **\$50,000** or more

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Waive Home Equity Line Of Credit \$50 ANNUAL FEE (for the life of the loan)



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Life is exciting. Let us help.®