

Free Business Debit Card

Access your business checking account without needing to write a check, show identification, or wait for approvals. A detailed itemized record of purchases will appear on your checking statement for easy reconciliation.

Telephone Banking

Use telephone banking to access account information, make payments, transfer funds and merchant check verification. Call telephone banking at (413) 445-8300 or toll-free at 888-685-8300.

Express Credit Program

With a streamlined application process, we can put money in your hands faster than a conventional business loan. Apply at any of our convenient branch locations.

Free e-statements

Receive your account statements delivered over the Internet each month and print statement and check copies whenever you need them.



1-800-773-5601
berkshirebank.com

Banking · Insurance
Wealth Management

Banking products are provided by Berkshire Bank: Member FDIC. Equal Housing Lender. Berkshire Bank is a Massachusetts chartered bank.

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 or guaranteed and may lose value.

When it comes to your success
We're All Business

Business
Checking



When it comes to your success... We're All Business

Whether your business is large or small, our checking accounts and other products and services will give your relationship added value.

Business Checking 500

Business Checking 500 lets you make the most of your time and money.

- Allowance of 500 transactions per statement cycle
- No monthly maintenance fee
- No minimum balance requirement
- Excess of transactions \$.35 each
- Merchant Services available
- Free Small Business Online Bill Pay
- Check/ACH Fraud Protection available

Corporate Checking

An easy-to-use checking account with the extra benefit of earnings credit to offset fees. *(The credit is calculated on your average daily collected balance.)*

- No minimum balance requirement
- Low monthly maintenance fee of \$20 in NY
- Each deposit \$.75
- Each deposit item \$.15
- Each check written \$.25

Deposit Premium - this assessment is determined by multiplying the average collected balance times \$.0001000.

Direct Access Checking

An account for businesses that deposit mostly cash or write very few checks and have the need to transfer funds to other accounts or institutions with the extra benefit of earnings credit to offset fees. *(The credit is calculated on your average daily collected balance.)*

- No minimum balance requirement
- Low monthly maintenance fee of \$15
- Each deposit \$3.75
- Each deposited item \$.15
- Each check written \$.25

Deposit Premium - this assessment is determined by multiplying the average collected balance times \$.0001000.

Business NOW Checking

Available for sole proprietors or non-profits.

- Monthly maintenance fee of \$7
(If balance goes below \$750 during statement cycle.)

IOLTA and IOLA Interest Checking

Interest On Lawyers' Trust Accounts are available for attorneys to deposit clients' funds.

- No monthly maintenance fee
- No minimum balance requirement

Business Money Market Account

An interest-bearing account that gives you flexibility of a tiered-rate, graduated return on your balance and limited check writing *(Transfers from a money market account to a account or to third parties by pre-authorized, or telephone transfers are limited to six per statement cycle with no more than three by check, draft order to third parties.)*

- Minimum balance requirement of \$1,000
- Monthly fee of \$6 for balances under minimum balance

Extra options to give your relationship value:

Internet Banking

Access your business banking accounts and perform routine banking functions online including transfers of funds, and much more.

Courtesy Paysm

Automatic coverage of overdrafts is available on eligible business checking accounts. We will consider, without obligation on our part, your reasonable overdrafts up to \$1,500 as long as your account remains in good standing.