



**Rates as of  
November 28, 2018  
Online Account Rates**

**CHECKING**

<b>PRODUCT</b>	<b>Minimum Balance <sup>(1)</sup></b>	<b>APY*</b>	<b>Interest Rate</b>
NOW Account	\$10	0.02%	0.02%

**SAVINGS**

<b>PRODUCT</b>	<b>Minimum Balance <sup>(1)</sup></b>	<b>APY*</b>	<b>Interest Rate</b>
Statement Savings	\$10	0.25%	0.25%

**MONEY MARKET**

<b>PRODUCT</b>	<b>Minimum Balance <sup>(1)</sup></b>	<b>APY*</b>	<b>Interest Rate</b>
Personal Pure Excitement Money Market <sup>(2)</sup>	\$2,500		
Promotional rate for 12 months:			
\$2,500 - \$24,999.99		0.35%	0.35%
\$25,000 - \$49,999.99		2.20%	2.18%
\$50,000 - \$999,999.99		2.20%	2.18%
Personal Pure Excitement Money Market <sup>(2)</sup>			
Regular rate after promotional rate:			
\$2,500 - \$24,999.99		0.15%	0.15%
\$25,000 - \$49,999.99		0.25%	0.25%
\$50,000 - \$99,999.99		0.40%	0.40%
\$100,000 & above		0.60%	0.60%

\*Annual Percentage Yield

<sup>(1)</sup> Minimum Balance to obtain APY\* and open account. At our discretion, interest rate and APY\* may change at any time after account is opened.

<sup>(2)</sup> Available only to customers who open an account with money not currently on deposit at Berkshire Bank; and have a checking account with direct deposit or a minimum balance of \$5,000.

# TRUTH-IN-SAVINGS DISCLOSURE

## FREE CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$10.00 to open this account.

**Minimum balance to avoid imposition of fees** - No maintenance service charge fees will be charged on this account regardless of the balance maintained.

## GPS CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$10.00 to open this account.

**Minimum balance to avoid imposition of fees** - No maintenance service charge fees will be charged on this account regardless of the balance maintained.

**Miscellaneous Information** - To qualify for this account, you must be a new Berkshire Bank customer without money currently on deposit with us in a checking product. If the requirements of the account are met, you will not incur any foreign ATM Inquiry or Withdrawal fees and any ATM surcharges that were charged will be credited.

To qualify for No ATM fees and surcharge credits, each qualification period (monthly statement cycle) you must:

1. Use your Berkshire Bank Debit Card for a minimum of 15 purchases. Qualifying transactions are measured for items posted to your account for the monthly period beginning the first business day of the statement cycle through the last business day of the statement cycle.
2. Utilize eStatements

If you qualify, we will credit all non-Berkshire Bank ATM surcharges at the end of your monthly statement cycle. Your surcharge (non-Berkshire Bank ATM fee) credits may be reportable to the IRS on Form 1099-MISC. If you do not qualify, you will NOT receive a credit of these surcharge fees and you will be charged for any foreign ATM Inquiry or foreign ATM Withdrawal transactions you have during your monthly statement cycle.

## NOW CHECKING ACCOUNT

**Rate information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$10.00 to open this account.

**Minimum balance to avoid imposition of fees** - A maintenance service charge of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$750.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits** - Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

## STATEMENT SAVINGS ACCOUNT

**Rate information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$10.00 to open this account.

**Minimum balance to avoid imposition of fees** - A maintenance service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits** - Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Transaction limitations** - Transfers from a statement savings account to another account or to third parties by preauthorized, automatic, Internet banking, telephone transfer, check, draft, or similar order to third parties are limited to six per monthly calendar period.

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. For rate information please see the rate sheet insert that is with this disclosure or your periodic statement.**



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1-800-773-5601  
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**Truth-In-Savings Disclosure  
Pure Excitement Money Market**

**Online Account Creation (OAC) Region**

**Rates current as of October 31, 2018**

**Rate Information** - The interest rate and annual percentage yield for this account will be a promotional rate for a period of twelve months from account opening. After twelve months the interest rate and annual percentage yield depend upon the applicable rate tier at that time. At our discretion, we may change the interest rate on your account. The interest rate and annual percentage yield for these tiers may change at any time.

**Pure Excitement Money Market Promotional Rates for the first twelve months:**

Balances	Annual Percentage Yield	Interest Rate
\$2,500.00 to \$24,999.99	0.35% APY	0.35%
\$25,000.00 to \$49,999.99	2.20% APY	2.18%
\$50,000.00 to \$999,999.99	2.20% APY	2.18%

**Compounding and Crediting Frequency** - Interest will be compounded and credited to your account every month.

**Minimum Balance** - You must open this Pure Excitement Money Market with \$2,500.00 that is not already on deposit in other accounts with us.

**Minimum Balance to Obtain the Annual Percentage Yield Disclosed** - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid Imposition of Fees** – No maintenance service charge fees will be charged on this account regardless of the balance maintained.

**Balance Cap Requirement** – The maximum balance cap for the Pure Excitement Money Market account is \$1,000,000.00.

**Daily Balance Computation Method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Non-Cash Deposits** - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Transaction Limits** – Transfers from a money market account to another account or to third parties by preauthorized, automatic, online banking, telephone transfer, check, draft, debit card, or similar order to third parties are limited to six per monthly statement period.

**Miscellaneous Information** – Limit one account per person. You must be a primary OWNER of the qualifying checking account, and the maximum balance for this money market does not exceed \$1,000,000.00. To qualify for the Promotional APY for twelve months, each qualification period (monthly statement cycle) you must:

1. Maintain a Berkshire Bank personal checking account with a minimum daily balance of \$5,000; **or** have at least one monthly direct deposit into the checking account.

If these requirements are not maintained, account will be changed to the regular money market tiered account. The new rate will be effective the date of disqualification.

If the balance of the Pure Excitement Money Market account exceeds the \$1,000,000.00 cap, the account will earn the regular Pure Excitement Money Market rate. The new rate will be effective the date of disqualification.

**Pure Excitement Money Market Current Regular Rates:**

Balances	Annual Percentage Yield	Interest Rate
\$2,500.00 to \$24,999.99	0.15% APY	0.15%
\$25,000.00 to \$49,999.99	0.25% APY	0.25%
\$50,000.00 to \$99,999.99	0.40% APY	0.40%
\$100,000.00 & above	0.60% APY	0.60%



1-800-773-5601

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**COMMON FEATURES CONSUMER FEE SCHEDULE**  
Effective October 1, 2018



Account	
Early Account Closure (Checking, Savings or Money Market account within 90 days of opening)	\$25.00
IRA Transfer (Account Closure)	\$50.00
Lost Passbook	\$5.00
Excess Transaction (Reg. D Violation Money Market & Savings)	\$15.00/Transaction
Telephone Account Transfers via Branch or Call Center	\$5.00
Telephone Account Transfers via Telephone Banking (VRU)	No Fee

Administrative	
Abandoned Property Fee (Per Account)	\$50.00
Account Reconciliation (\$25.00 Minimum)	\$25.00/Hour
Certificate of Protest- NY Only	\$15.00
Levy Processing Fee	
Federal	\$100.00
State	\$100.00
Notary Fee	
Customer	No Fee
Non-Customer	No Fee
Returned Statement (Deposit Account, One-Time Fee Charged when your Statement is Returned undeliverable)	\$10.00
Signature Guarantee – Medallion Stamp Fee	
Customer	\$10.00
Non-Customer	Not Available

ATM and Debit Card	
ATM/Debit Replacement Card	\$10.00
ATM/Debit RUSH Replacement Card	\$50.00
ATM Withdrawal Fees	
ATMs at Berkshire Bank	No Fee
Direct S/C-Fee (ATMs at Other Banks)	\$2.50
ATM Inquiry Fees	
ATMs at Berkshire Bank	No Fee
Direct S/C-Fee (ATMs at Other Banks)	\$2.50
Int'l Trans Fee (Currency Conversion)	
Percent of Amount Purchased	1.1%
Pixcard Fee - Create Custom Debit Card	
First Pixcard	\$9.95
Replacement Pixcard	\$9.95

Bank Fees	
Check Collection	\$25.00*
Foreign Currency Collection/Purchase	\$10.00*
Gift Cards	\$4.50
Return Check Chargeback Fee	
\$15.00 Unless State Requirement is Less	
Massachusetts	\$7.81
Vermont	\$0.00
Statement w/ Images (Mailed)	\$2.00/Month
Stop Payment Fee	\$35.00

Checks	
Counter Checks (4 checks per Page)	\$4.00
Money Orders	
Customer	\$5.00
Non-Customer	\$10.00
Treasurer's (Cashier's) Check	
Customer	\$7.50
Non-Customer	Not Available

Check Cashing	
Check Cashing Card (for Non-customers)	\$5.00
Check Cashing Card Replacement	\$2.00

Online Banking	
Internet Banking	No Fee
eStatement	No Fee
External Transfers (Incoming)	No Fee
External Transfers (Outgoing)	\$3.00
Online Bill Pay	No Fee

Overdraft Protection	
Overdraft Protection/Transfer from Another Deposit Account Transfer Charge	\$10.00/Transfer

Overdraft	
Overdraft Fee (Overdrafts Created by Check, In-person Withdrawal or Other Electronic Means)	\$36.00/Item
-Limit 5 Per Day. Not Charged for Transactions of \$4.49 or Less	
NSF Return Item Fee (Insufficient Funds Created by Check, In-person Withdrawal, or Other Electronic Means)	\$36.00/Item
-Limit 5 Per Day. Not Charged for Transactions of \$4.49 or Less	
UAF Overdraft Fee (Uncollected/Unavailable Funds Fee)	\$36.00/Item
-Limit 5 Per Day. Not Charged for Transactions of \$4.49 or Less	

Continuous Overdraft	
Continuous OD (Overdraft) Fee	\$35.00
This fee is applied to your account when it has been overdrawn for 5 or more consecutive business days. A maximum of 5 charges or \$175 will be charged for each time period your account remains in a negative status. Other fees can lead to a negative balance, which can lead to additional fees.	

Research	
Chargeback Notice	\$5.00/Notice
Deposit Account Notice	\$5.00/Notice
Research Time (\$25.00 Minimum)	\$25.00/Hour
Statement	\$5.00/Stmt
Statement with Check Images	\$7.00/Stmt
Tax Form	\$5.00/Form

Safe Deposit (contents not insured under FDIC)	
Annual Rent	Varies by size
Key Replacement	\$35.00/Key
Late Payment Fee	\$5.00
Box Drilling (Lost Keys/Non-Payment)	\$200.00

Wire Transfers	
Personal Incoming	
Customer	\$15.00
Non-Customer	Not Available
Personal Outgoing	
Domestic	\$30.00
Foreign	\$50.00
Non-Customer	Not Available

\*Plus correspondent bank charges