

## FACTS

## WHAT DO BERKSHIRE HILLS BANCORP COMPANIES DO WITH YOUR PERSONAL INFORMATION?

## Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

## What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Balance
- Transaction History and Payment History
- Credit History and Assets

## How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Berkshire Hills Bancorp Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Berkshire Hills Bancorp Companies share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

## To limit our sharing

Contact us as follows to limit our sharing:

Berkshire Bank: 1-800-773-5601 (includes Berkshire Bank divisions and lines of business such as Commerce Bank, a Division of Berkshire Bank; Berkshire Bank Home Lending; Berkshire Bank Wealth Management; BerkshireBanc Investment Services; and RNL & Associates)

**Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## Questions?

Call toll-free 1-800-773-5601 if you are a customer of Berkshire Bank (including any of its divisions or lines of business such as Commerce Bank, a Division of Berkshire Bank; Berkshire Bank Home Lending; Berkshire Bank Wealth Management; BerkshireBanc Investment Services; and RNL & Associates).

Who we are	
<b>Who is providing this notice?</b>	This privacy notice applies to the entities within the Berkshire Hills Bancorp, Inc. family of companies (collectively the “ <b>Berkshire Hills Bancorp Companies</b> ”) to the extent that they do not have their own privacy notices.
What we do	
<b>How do Berkshire Hills Bancorp Companies protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We maintain physical, technical, and administrative safeguards that comply with federal and state standards to guard your nonpublic personal information.
<b>How do Berkshire Hills Bancorp Companies collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>Our affiliates include those companies that control, are controlled by, or are under common control with Berkshire Hills Bancorp, Inc., including Berkshire Bank, Firestone Financial, LLC, Berkshire Mortgage Servicing Company, and North Street Insurance Services, Inc.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include financial and nonfinancial companies, such as insurance companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners may include insurance companies, credit card companies, and investment companies.</i></li> </ul>
Other important information	
We do not share transaction or experience information about customers who reside in Vermont or California except as permitted by applicable law. We also comply with Massachusetts privacy and disclosure laws as applicable.	