

FACTS

WHAT DOES **BERKSHIRE BANK** 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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Berkshire Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	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 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 Berkshire Bank Home Lending; Berkshire Bank Wealth Management; BerkshireBanc Investment Services; and RNL & Associates).

Who we are

Who is providing this notice?

Berkshire Bank, a Division of Beacon Bank & Trust hereinafter referred to as Berkshire Bank.

What we do

How does Berkshire Bank protect my personal information?

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.

How does Berkshire Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include companies that are under common control of Beacon Financial Corporation including subsidiaries of Beacon Bank & Trust. Additional companies include Eastern Funding, Clarendon Private LLC and Berkshire Mortgage Servicing Company.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial and nonfinancial companies, such as insurance companies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include insurance companies, credit card companies, and investment companies.*

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.