



## Privacy Statement

Revised: December 2012

FACTS	WHAT DOES <b>BERKSHIRE HILLS BANCORP, INC</b> 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security Number and Account Balance</li> <li>Transaction History and Payment History</li> <li>Credit History and Assets</li> </ul> <p>When you are no longer our customer, we will not continue to share your information as described in this notice.</p>
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, Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Berkshire Hills Bancorp, Inc 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	Yes
<b>For our affiliates' everyday</b>		

business purposes— information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>• Call <b>Berkshire Bank</b> and <b>Berkshire Banc Investment Services</b> toll-free at <b>1 800-773-5601</b> or call <b>Berkshire Insurance Group</b> toll-free <b>1-866-616-0244</b> — our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b></p> <p>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 will not continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<p>Call toll-free 1-800-773-5601 if you are a Berkshire Bank or Berkshire Banc Investment Services customer.</p> <p>Call toll-free 1-866-616-0244 if you are a Berkshire Insurance Group customer.</p>
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**Who we are**

Who is providing this notice?	This notice is being provided by the "Berkshire Companies"; <b>Berkshire Hills Bancorp, Inc</b> and our affiliates Berkshire Bank (including Wealth Management Trust), <b>Berkshire Insurance Group</b> and <b>Berkshire Banc Investment Services</b> .
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**What we do**

How does Berkshire Hills Bancorp, Inc protect my personal information?	<p>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.</p> <p>Access to your account information is restricted to those employees who need to know that information as part of their job, to provide products and to service your account.</p>
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How does Berkshire Hills Bancorp, Inc collect my personal information?	<p>We collect your personal information, for example, when you</p> <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>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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>
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What happens when I limit sharing for an account I hold jointly	Your choices will apply to everyone on your account – unless you tell us otherwise.
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with someone else?	
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with a Berkshire Hills Bancorp, Inc. name; financial companies such as Berkshire Bank; nonfinancial companies, such as Berkshire Insurance Group, and others, such as Berkshire Banc Investment Services Inc.”</li> </ul>
<b>Nonaffiliates</b>	Berkshire Hills Bancorp, Inc. does not share with nonaffiliates so they can market to you.
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies, credit card companies, marketing companies and investment companies.</li> </ul>
Other important information	
<p>We do not share Transaction or Experience information about customers who reside in Vermont and California. We also do not share any information derived from deposit relationships with us about customers who reside in Massachusetts.</p>	