



June 24, 2011

Dear Valued Customer:

You recently received an optional offer from Berkshire Bank to skip a payment on your consumer loan during the months of July or August. We are writing today to inform you that your loan account number was inadvertently printed on the outside of that envelope on the line above your name and address.

The number is not easily recognized as an account number and a deposit account cannot be accessed with a loan number for the purpose of making withdrawals or other transactions.

Security is a top priority for Berkshire Bank, and we are diligently working to further strengthen the security of our systems. We take this event very seriously, and are working to minimize its impact to our customers.

While it is unlikely that your information could be or will be used by any unauthorized person to commit fraud or identity theft, we recommend the following:

- a. Review all account statements over the next twelve to twenty-four months to ensure there are no unauthorized transactions;
- b. Consider placing a fraud alert on your credit report by calling the toll-free number of any one of the three nationwide consumer reporting agencies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-EXPERIAN (397-3742)
 - TransUnion 1-800-680-7289
- c. Periodically review your credit report (you can obtain a free credit report once per year at AnnualCreditReport.com);
- d. Call Berkshire Bank at 1-800-773-5601 with questions or to report any incidence of ID theft associated with your Berkshire Bank accounts.

In addition, we encourage you to take advantage of the information provided by the FTC regarding identity theft and to report any incidents of identity theft to them. You can find them online at consumer.gov/idtheft or call 1-877-IDTHEFT.

Please do not hesitate to contact us at 800-773-5601 with any questions or concerns. We regret this inconvenience, and greatly appreciate your business and the opportunity to assist you with your financial needs.

Sincerely,

A handwritten signature in black ink that reads "James A. Sherbo". The signature is written in a cursive style.

James A. Sherbo
First Vice President, Retail Lending