

We're **Celebrating** Small Businesses

#1 SBA Lender¹

BUSINESS CHECKING 500

First 500 Transactions monthly²

- » Small Business flexibility for low transaction volume accounts
- » Makes the most of your time and money
- » \$10 minimum initial deposit

Small Business LINES OF CREDIT

Rate
Featured

4.50 APR⁴
up to \$100,000

- » Easy to apply
- » Revolving line of credit
- » No need to re-apply annually on most lines

Business Pure Excitement MONEY MARKET

0.90%^{APY}
\$25,000 or more³
on Balances of

- » Tiered interest rate based on balances²
- » Easy Access
- » Minimum balance \$2,500

Small Business TERM LOANS

Rate
Featured

4.99 APR⁵
up to 5 Years

- » A smart way to fund business expansions
- » Longer payback period for major purchases
- » Predictable repayment terms over a fixed period of time

To learn more about our Small Business Banking, contact:

Justin Priddle, *MyBanker*, VP
518-795-4797



Life is exciting. Let us help.[®]

Banking products are provided by Berkshire Bank: Member FDIC. Equal Housing Lender. ¹VT, Capital District & Central NY, Berkshire County & Pioneer Valley, MA

²May not exceed 500 items per cycle. Items are: deposits, deposited items, withdrawals, checks processed against the account, ATM/Debit card deposits. Over \$500 Item Limit Fee-\$.35/item. ³Current promotional Business Pure Excitement Money Market Account Annual Percentage Yields (APYs) which are accurate as of 8/10/16 and subject to change are; \$2,500 – \$24,999.99, 0.10% APY; \$25,000 - \$999,999.99, 0.90 APY. Promotional rates are valid for new money only and available for 6 months from account opening. After the 6 months, the interest rate and annual percentage yield (APY) for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. Money market maintenance and other fees, if any could reduce earnings on this account. No more than six transactions to third parties by preauthorized, automatic, Internet Banking, or telephone transfer during monthly statement cycle. The minimum balance to open an account and attain the stated Annual Percentage Yield (APY) is \$2,500. The promotional interest rate and Annual Percentage Yield (APY) is available if you meet the following requirements: (1) Maintain a Berkshire Bank business checking account with a minimum daily balance of \$5,000, or (2) Establish a monthly (or more often) direct deposit into the checking account. The Business must be the OWNER of the qualifying checking account. If these requirements are not maintained, account will revert to the regular Business Pure Excitement Money Market tiered account. Current regular Business Pure Excitement Money Market Account APYs are; \$2,500 – \$24,999.99, 0.06% APY; \$25,000 - \$49,999.99, 0.20% APY; \$50,000 - \$99,999.99, 0.35% APY; \$100,000 & above, 0.45% APY. Interest rates may vary and offer can be withdrawn at any time. Business Accounts with banking relationship only. ⁴Prime rate is 3.50% APR as of 8/10/16: loans up to \$50,000 are Prime Rate plus 2.00% floating daily and loans from \$50,001 to \$100,000 are Prime Rate plus 1.00% floating daily. Subject to credit approval. Revolving on demand terms available. Loans under \$100,000 require application only. Loans over \$100,000 require 2 years of tax returns. ⁵Term Loan: The Annual Percentage Rates (APR) as of 8/10/16 are for illustrative purposes only and may change. The rates assume excellent borrower credit history and you are required to have the ACH (automated clearing house) payment from a Berkshire Bank deposit account to obtain the stated APR. Your actual APR will be determined when a credit decision is made and may be higher than the lowest rate available. Longer terms, a different type of loan, and non-qualification for discounts will result in higher rates. Rates subject to change without notice and available for new money only and excludes refinancing of existing Berkshire Bank debt. Subject to credit approval. Terms available up to 5 years. Loans under \$100,000 require application only, loans over \$100,000 require two year's tax return. This offer is valid in Capital District and Central NY only.

BERKSHIRE BANK
America's Most Exciting Bank[®]

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