

# Perks@Work

## Berkshire Employee Discounts for Friends & Family



### PERKS THAT MATTER

- ✓ Perks that do more than simply save you money
- ✓ Perks that add value to your busy life
- ✓ Perks that can make your life exciting



### UNBELIEVABLE SERVICE PERK

#### Unlimited Access to your Own MyBanker Relationship Manager

Change your mind today. Change your life forever. MyBanker, is something you've never experienced.

**MyBanker**<sup>™</sup>



### DEPOSIT PERKS - FOR YOUR ACCOUNT

#### Choose Between a Security Checking or Free Checking Account<sup>1</sup>

- Security Checking features:
  - Monthly Maintenance Fee Waived<sup>2</sup>
  - Free Identity Theft Monitoring<sup>3</sup>

#### Benefits for Both Checking Accounts:

- No ATM Fees, Anywhere<sup>4</sup>
- One Free Order of Basic Wallet Style Checks Per Year<sup>5</sup>
- Free Personalized Pixcard Debit Card
- Waiver of Stop Payment Fees
- Free Money Orders and Cashier's Checks
- One Free Statement Savings Account<sup>6</sup>
- No Minimum Balance Requirement
- 50% Discount on Annual 3x5 Safe Deposit Rental<sup>7</sup>

<sup>1</sup>\$10 minimum opening deposit required to open the Security Checking or Free Checking Account. <sup>2</sup>Lifetime waiver of \$10 monthly maintenance fee. <sup>3</sup>Eligible customers for Identity Theft services would include the Consumer, his/her spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the consumer, or living in hospice, assisted living, or nursing home. Group Members are eligible for the Services for up to 12 months after death. <sup>4</sup>You will not incur any non-Berkshire Bank ATM Inquiry or Withdrawal fees and any ATM surcharges that were charged will be credited at the end of your monthly statement cycle. Your surcharge credits (non-Berkshire Bank ATM fees) may be reportable to the IRS on Form 1099-MISC. <sup>5</sup>One free order of basic wallet style checks is available per account with only one offer available per customer per each calendar year. No cash value or credit towards non-basic wallet style checks. <sup>6</sup>\$10 minimum opening deposit required for Savings Account. Miscellaneous fees and service charges may apply. No maintenance service charge fees will be charged on this account regardless of the balance maintained. <sup>7</sup>Annual fee discounted 50% on one 3x5 Safe Deposit Box at any of our branch locations that have this service. Subject to availability. An early account closure fee of \$35 will apply if the checking and/or savings account is closed within 12 months of opening and other fees may apply. Not available for business accounts.



### LOAN PERKS

#### Take advantage of the following benefits that all Berkshire Bank customers currently enjoy.

- .25% APR Discount on Consumer Loan with Auto Pay from a Berkshire Bank Checking Account<sup>8</sup>
- Free Priority Buyer Letter and Homebuyer Consultation

<sup>8</sup>Annual Percentage Rates, interest rates and terms will be determined by customer's overall credit rating, loan term, amount financed, age of collateral (if applicable) and monthly billing. Only non-Berkshire Bank loans are eligible for refinancing. Additional terms and conditions may apply. Rates are subject to change without notice. New consumer loans qualifying for the .25% APR (annual percentage rate) discount are limited to personal closed-end loans and vehicle loans and require an automatic payment from a Berkshire Bank checking account. Other fees may apply.

 **BerkshireBank**<sup>®</sup>  
berkshirebank.com



Banking products are provided by Berkshire Bank: Member FDIC. Berkshire Bank is a Massachusetts chartered bank. Equal Housing Lender. NMLS Registry Number - 506896. Loan products are subject to eligibility, collateral, underwriting and approval, including credit approval. All offers are subject to change without notice. You must be a new customer to Berkshire Bank without a current deposit or loan relationship. 1/23