



COMMONWEALTH OF MASSACHUSETTS

DIVISION OF BANKS

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COMMISSIONER

September 22, 2023

Wm. Gordon Prescott
Senior Executive Vice President and General Counsel
Berkshire Bank
24 North Street
P.O. Box 1308
Pittsfield, Massachusetts 01202-1308

Dear Mr. Prescott:

The petition of Berkshire Bank (Bank) for permission to close its branch office located at 30 East Otis Road, Otis, Massachusetts has been reviewed by the Division of Banks (Division). Based upon that review, consideration of the comments received and the Bank's response thereto, a determination that all requirements of Massachusetts General Laws chapter 167C, section 3 and Regulatory Bulletin 2.1-104 have been fulfilled and that the area served by this branch office would not be adversely affected, approval is hereby granted to the Bank for the action requested. This branch office closing must take place within one year from the above date. The Division notes that the Bank will continue to maintain and operate the ATM at this location.

In order to conclude this transaction and maintain an accurate record of the banking offices of the Bank, please notify me in writing of the date on which the closing of this branch office took place.

Sincerely,

A handwritten signature in blue ink that reads "Mary L. Gallagher".

Mary L. Gallagher
Commissioner of Banks

cc. Marianne Hatheway, Deputy Regional Director
Federal Deposit Insurance Corporation