

SCHEDULE OF FEES & SERVICE CHARGES

Personal Accounts

Checking Accounts	Minimum To Open	Monthly Fee	Average Monthly Collected Balance To Avoid Fee	Debits Or Withdrawals Per Month At No Charge	Excess Transaction Fee	Other Account Required
Regular Checking	\$100	\$8	\$1,200	75	\$0.25	None
NOW Checking ¹	\$100	\$10	\$1,500	50	\$0.25	None
Premier Checking	\$100	\$10	\$25,000 In Other Account Balances	25	\$0.25	\$25,000 In Other Account Balances
Garden State Checking ^{2,3}	\$1,000	\$15	\$1,000	Unlimited	None	Garden State CD ^{2,3}
Garden State Direct Checking ^{2,3}	\$1,000	\$12	\$1,000 & Direct Deposit Of \$500 Per Month	Unlimited	None	Garden State Direct CD ^{2,3}
Blue Ribbon Checking ³	\$1,200	\$8	\$1,200	Unlimited	None	Blue Ribbon Savings ³
Golden Link Checking ³	\$5,000	\$25	\$5,000	Unlimited	None	Golden Link Savings ³
Silver Link Checking ³	\$2,500	\$25	\$2,500	Unlimited	None	Silver Link Savings ³
60 & Better Checking	\$500	None	None	75	\$0.25	None
Basic Banking	\$25	\$3	None	8	\$0.50	None
New Jersey Consumer Checking ²	\$50	\$3	None	8 ⁴	\$0.50	None

CD, Money Market & Savings Accounts	Minimum To Open	Monthly Fee	Average Monthly Collected Balance To Avoid Fee	Debits Or Withdrawals Per Month At No Charge	Excess Transaction Fee	Other Account Required
CD	\$1,000	None	None	None	None	None
Garden State & Garden State Direct CD ^{2,3}	\$1,000	None	None	None	None	Garden State or Garden State Direct Checking ^{2,3}
Money Market	\$2,500	\$10	\$2,500	6 ⁵	\$15	None
Statement Savings ⁶	\$300	\$5	\$300	Unlimited	None	None
Statement Super Savings	\$15,000	None	None	Unlimited	None	None
Platinum Super Savings	\$10,000	None	None	3	\$20	None
Blue Ribbon Savings ³	\$10,000	None	None	3	\$20	Blue Ribbon Checking ³
Golden Link Savings ³	\$15,000	None	None	Unlimited	None	Golden Link Checking ³
Silver Link Savings ³	\$15,000	None	None	Unlimited	None	Silver Link Checking ³
Holiday Club ⁷	\$5	None	None	None	None	Personal Checking Account

¹ NOW accounts are available to individuals, sole proprietors, individuals doing business under a trade name, qualified not-for-profit organizations, governmental units, or funds held by a fiduciary. Corporations, partnerships, associations, business trusts, or other organizations may not maintain a NOW account.

³ Accounts for new money only.

⁵ Of these 6 withdrawals, only 3 may be by check.

⁴ New Jersey Consumer Checking account allows 8 withdrawals by check and unlimited withdrawals by means of a withdrawal slip at no additional charge during each monthly cycle.

⁶ Includes existing Passbook Savings accounts.

⁷ Valid in Hudson Valley branches only.

² Valid in New Jersey branches only.

Business Accounts

	Monthly Fee	Average Monthly Collected Balance To Avoid Fees
Business Checking Account ⁸	\$10.00	\$10,000

Per Item Charges

Check Paid Or Other Withdrawals	\$0.20 per transaction
Deposit Ticket	\$0.20 per transaction

⁸ An earnings credit of \$.08 per \$100 will be applied to the account balance, which will be used to offset the maintenance and per item charges.

Minimum Opening Balances For Business Accounts

Business Checking	\$500
Business Money Market	\$5,000
Business Certificate of Deposit	\$1,000
Business Statement Super Savings	\$25,000
Business Platinum Super Savings	\$50,000

ATM & Point of Sale Transactions

ATM Transaction At A Non-Berkshire Bank ATM	\$1.00
First 25 ATM Transactions Per Month At A Berkshire Bank ATM	Free
Each Transaction Exceeding 25 Per Month	\$1.00
First 30 ATM Point Of Sale Transactions	Free
Each Transaction Exceeding 30 Per Month	\$1.00
ATM Card Replacement	\$5.00

Administrative & Information Services

Research Fee Per Hour	\$40.00
Interim Statement	\$5.00
Copy Of A Check Or Statement	\$3.00
Bank Confirmation Inquiry	\$40.00
Photocopy Per Page	\$0.50
Copy Of End Of Year Tax Statement	\$5.00
Legal Processing Fee (i.e., restraining notice, tax levy, garnishment, subpoena, etc.)	\$100.00

Collection Items

Domestic	\$20.00
Foreign	\$30.00
On Us	\$20.00
Paid By Check	\$8.00
Paid By Funds Transfer	\$30.00

Checks

Stop Payment Fee	\$25.00
Returned Check Fee	\$30.00
Insufficient Or Uncollected Funds Fee	\$30.00
Deposited Check Returned Fee	\$10.00
Protest Fee	\$15.00
Official Check Fee	\$10.00
Encoding Check Fee	\$2.00 for 5 checks
Special Handling Of Items (i.e., foreign checks, unencoded checks, etc.)	\$30.00

Other Fees & Service Charges

Outgoing Wire Transfers – Domestic	\$25.00
Outgoing Wire Transfers – Foreign	\$35.00
Incoming Wire Transfers	\$5.00
ACH Returned Item	\$30.00
EFT Stop Payment Fee	\$25.00
Notary (if available)	\$2.00
Assignment Of Mortgage To Another Lender ...	\$250.00
Signature Guarantee.....	\$5.00
Bond Coupon Collection Per Envelope	\$10.00
Returned Bond Coupon.....	\$25.00
Purchase Rolled Coins.....	\$0.10
Count & Roll Loose Coin: (only available on deposits at certain locations)	
Sorted Coin Hourly Rate (\$10.00 Minimum).....	\$10.00
Unsorted Coin Hourly Rate (\$25.00 Minimum)...	\$25.00
Local & Long Distance Fax	\$10.00
International Fax.....	\$30.00
Early Closeout Fee (deposit account open less than 90 days)	\$10.00
IOLA Quarterly Maintenance Fee	\$45.00
Foreign Account Handling Fee.....	\$8.00 per month
Undeliverable Mail Per Statement Over 3	\$5.00
Passbook Replacement Fee	\$5.00
Lost Safe Deposit Box Key	\$10.00
Safe Deposit Box Break Open	\$125.00
Inactive Account Fee ⁹	\$15.00 per month

⁹ This fee applies to deposit accounts, not including CDs, where the customer has not initiated any transactions and the Bank has not received any form of written communication from the customer for 2 years.

Account Details

In addition to the accounts listed in the Schedule of Fees and Service Charges, the Bank also offers certificate of deposit, IRA, escrow, IOLA, and other types of accounts at various rates and terms.

The Bank reserves the right to offer special account promotions, consisting of different fees and minimum balance requirements including premier checking account specials, statement super savings accounts, platinum super savings accounts, direct deposit checking accounts, and other special account promotions at any time.



THE BERKSHIRE BANK

The Bank that puts your interest first

Corporate Headquarters
4 East 39th Street
New York, NY 10016
(212) 802-1000

Branch Locations

39th Street Branch
 4 East 39th Street
 New York, NY 10016
 (212) 802-1000

Broadway Branch
 5 Broadway
 New York, NY 10004
 (212) 785-4440

13th Avenue Branch
 5010 13th Avenue
 Brooklyn, NY 11219
 (718) 437-5678

16th Avenue Branch
 4917 16th Avenue
 Brooklyn, NY 11204
 (718) 435-1284

Kings Highway Branch
 1421 Kings Highway
 Brooklyn, NY 11229
 (718) 336-2776

Avenue J Branch
 1119 Avenue J
 Brooklyn, NY 11230
 (718) 434-3479

Ridgefield Branch
 600 Broad Avenue
 Ridgefield, NJ 07657
 (201) 313-2500

Harriman Branch
 80 Route 17M
 Harriman, NY 10926
 (845) 781-7922

Bloomington Branch
 60 Main Street
 Bloomington, NY 12721
 (845) 733-7737

Glen Arden Branch*
 214 Harriman Drive
 Goshen, NY 10924
 (845) 294-6177

*Available to residents of the retirement community only.

Goshen Branch

2 South Church Street
 Goshen, NY 10924
 (845) 294-6151

Telephone Banking

(212) 785-7878 & (845) 294-8787

Mortgage & Loan Departments

(718) 437-9090 & (845) 294-6151

Website

www.berkbank.com



Effective January 1, 2007



**Schedule of Fees
 and
 Service Charges**

