

# Limited Time Only!

## Buying a New Home or Refinancing?

Now is the time to kick-off the New Year with  
unbelievably low rates!

### Fixed-Rate Mortgage Rates No Points!

Mortgage rates expire 01/31/2012

15-Year  
mortgage

**3.125%** Rate  
**3.143%** APR\*

30-Year  
mortgage

**3.875%** Rate  
**3.885%** APR\*

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Banking products are provided by Berkshire Bank: Member FDIC. Member DIF. Equal Housing Lender. Berkshire Bank is a Massachusetts chartered bank. \*Annual Percentage Rate (APR) is accurate as of 1/9/12 and subject to change. Payment amount for 15-year fixed rate mortgage at 3.143% APR is \$6.97 per \$1,000 with no points and a Berkshire Bank personal checking relationship. Payment amount for 30-year fixed rate mortgage at 3.885% APR is \$7.34 per \$1,000 with no points and a Berkshire Bank personal checking account relationship. Rate is for purchase or refinance loans, not available for refinance of existing Berkshire Bank first mortgage loans and does not include bank fees. Subject to underwriting and credit approval. Full documentation and property insurance is required. Loan is secured by a lien on your property. Payment does not include taxes or insurance. Your payment may be greater. Example is for a 20% down payment. Terms, conditions, and restrictions apply. The bank will escrow for taxes. Rates available on loan amounts up to \$417,000.00, and for loan amounts that are greater than \$417,001.00, other rate may apply. Rates, loan products and fees subject to change without notice.

Insurance products are provided by Berkshire Insurance Group, a Berkshire Bank affiliate: Insurance and investment products are not FDIC or DIF insured, may lose value and are not a bank deposit or guaranteed.