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- » Turn in your bank's checks and we'll replace them with free Berkshire checks
- » Receive a consumer loan discount of .25% APR with automatic payment from a Berkshire checking account

† In order to qualify for up to the \$100 cash bonus, you need to (1) open a new free Berkshire personal checking account with direct deposit by December 31, 2012, with a minimum opening deposit of \$10, (2) enroll in BerkshireBank@Home Internet banking at account opening, (3) set up and receive direct deposit, (4) turn in your bank's debit card and replace it with a Berkshire debit card, (5) \$25 when someone you referred opens a free checking account, (6) enroll in on-line statements at account opening, Berkshire replacement checks limited to wallet style only. Customer must qualify for consumer loan product for discount of .25% APR with automatic payment from a Berkshire checking account. Offer is valid until December 31, 2012 and subject to change. Limit one \$100 bonus per individual. Limit of two \$25 bonuses available to individuals when a friend opens a new personal free checking account. The direct deposit and bill payment bonus will be credited within 7 days of presenting your bank statement showing the transactions. The debit card bonus will be credited at time of new Berkshire debit card application. The \$25 Refer-A-Friend bonus is credited when the friend opens the checking account. The value of the bonus may be reported on a form 1099-Misc. Other fees may apply. This offer may be withdrawn at any time. By referring a friend, you and the friend waive the right to privacy and disclose you are customers for this transaction. Offer valid at any Berkshire Bank branch for new Berkshire Bank checking customers.

Banking products are provided by Berkshire Bank: Member FDIC. Member DIF. Equal Housing Lender. Berkshire Bank is a Massachusetts chartered bank.

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.

*Terms and Conditions: Free phone offer is only available with select service plans, data and messaging features and a new two-year subscriber agreement. Price valid for primary and secondary lines only. Offer is subject to identity, credit, and/or eligibility check by the carrier, and may require a deposit. Contract renewal and upgrade options may also be available for existing eligible customers, however price may vary. Service may not be available in all markets or on all wireless carriers. Activation fees, early termination fees, and additional restrictions apply. Must be 18 or older to qualify. Void where restricted or prohibited by law. Not valid with any other offer for business accounts. Limited time offer that is subject to change and only valid in the United States. See full offer for details. Offers for wireless products and services are fulfilled by Simplexity, LLC, an authorized agent for the featured wireless service providers. Promotion executed by PageMaster Corporation, Thousand Oaks, CA.