





FACTS

WHAT DOES BERKSHARES, INC. DO WITH YOUR PERSONAL INFORMATION?


Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">  Name and address  Social Security number and copy of identification document  Email and phone number
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p> Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information from the date you received notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Email: info@BerkShares.org
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Mail-in Form											
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 										
 Apply my choices only to me	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 25%;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="width: 25%; vertical-align: top; padding: 5px;"> Mail to: BerkShares, Inc. P.O. Box 125 Great Barrington, MA 01230 </td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Mail to: BerkShares, Inc. P.O. Box 125 Great Barrington, MA 01230	Address		City, State, Zip		Account #		
Name		Mail to: BerkShares, Inc. P.O. Box 125 Great Barrington, MA 01230									
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Who we are

Who is providing this notice?

BerkShares, Inc.

What we do

How do we protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How do we collect my personal information?

We collect your personal information, for example, when you

- open an account or initiate transactions from their linked bank accounts

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definition

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.