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Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private Foundation

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▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

For calendar year 2013, or tax year beginning , 2013, and ending

BERKSHIRE BANK FOUNDATION, INC.
P.O. BOX 1308
PITTSFIELD, MA 01202-1308

A Employer identification number
04-3365869

B Telephone number (see the instructions)
413-236-3733

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity
☐ Final return ☐ Amended return
☐ Address change ☐ Name change

H Check type of organization ☒ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, column (c), line 16)
\$ 16,096,275.

J Accounting method: ☐ Cash ☒ Accrual
☐ Other (specify) _____
(Part I, column (d) must be on cash basis)

C If exemption application is pending, check here ☐

D 1 Foreign organizations, check here ☐

2 Foreign organizations meeting the 85% test, check here and attach computation ☐

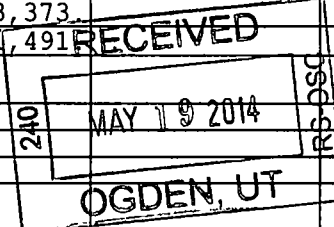
E If private foundation status was terminated under section 507(b)(1)(A), check here ☐

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc. received (att sch)				
2 Ck ☒ if the foundn is not req to att Sch B				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	401,595.	401,595.		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain/(loss) from sale of assets not on line 10	1,302,827.			
b Gross sales price for all assets on line 6a	5,826,447.			
7 Capital gain net income (from Part IV, line 2)		1,302,827.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit/(loss) (att sch)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	1,704,422.	1,704,422.	0.	
13 Compensation of officers, directors, trustees, etc.	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule) SEE ST 1	9,052.			9,052.
b Accounting fees (attach sch) SEE ST 2	10,500.			10,500.
c Other prof fees (attach sch) SEE ST 3	97,122.	75,081.		22,041.
17 Interest	43,373.	43,373.		
18 Taxes (attach schedule)(see instrs) SEE STM 4	17,338.	1,491		
19 Depreciation (attach sch) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) SEE STATEMENT 5	376,158.			376,158.
24 Total operating and administrative expenses. Add lines 13 through 23	553,543.	119,945.		417,751.
25 Contributions, gifts, grants paid PART XV	889,675.			972,077.
26 Total expenses and disbursements. Add lines 24 and 25	1,443,218.	119,945.	0.	1,389,828.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	261,204.			
b Net investment income (if negative, enter -0-)		1,584,477.		
c Adjusted net income (if negative, enter -0-)			0.	



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Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
ASSETS	1 Cash — non-interest-bearing			
	2 Savings and temporary cash investments	1,139,583.	246,974.	246,974.
	3 Accounts receivable			
	Less: allowance for doubtful accounts			
	4 Pledges receivable			
	Less: allowance for doubtful accounts			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach sch)			
	Less: allowance for doubtful accounts			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges	20,825.	4,982.	4,982.
	10a Investments — U.S. and state government obligations (attach schedule)			
	b Investments — corporate stock (attach schedule)			
	c Investments — corporate bonds (attach schedule)			
	11 Investments — land, buildings, and equipment: basis			
LIABILITIES	Less: accumulated depreciation (attach schedule)			
	12 Investments — mortgage loans			
	13 Investments — other (attach schedule) STATEMENT 6	11,926,283.	12,112,659.	15,777,402.
	14 Land, buildings, and equipment: basis			
	Less: accumulated depreciation (attach schedule)			
	15 Other assets (describe SEE STATEMENT 7)	68,248.	66,917.	66,917.
	16 Total assets (to be completed by all filers — see the instructions. Also, see page 1, item I)	13,154,939.	12,431,532.	16,096,275.
	17 Accounts payable and accrued expenses	24,981.	27,382.	
	18 Grants payable	210,412.	123,510.	
	19 Deferred revenue			
NET FUND ASSETS	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)	2,238,086.	1,337,975.	
	22 Other liabilities (describe)		1.	
	23 Total liabilities (add lines 17 through 22)	2,473,479.	1,488,868.	
	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ☒			
	24 Unrestricted	10,681,460.	10,942,664.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ☐			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, building, and equipment fund			
BALANCE SHEET	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	10,681,460.	10,942,664.	
	31 Total liabilities and net assets/fund balances (see instructions)	13,154,939.	12,431,532.	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year — Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	10,681,460.
2 Enter amount from Part I, line 27a	2	261,204.
3 Other increases not included in line 2 (itemize)	3	
4 Add lines 1, 2, and 3	4	10,942,664.
5 Decreases not included in line 2 (itemize)	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	10,942,664.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shares MLC Company)		(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a	SEE STATEMENT 8			
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	
a			
b			
c			
d			
e			

2	Capital gain net income or (net capital loss) — [If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7]	2	1,302,827.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	0.

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes☒ No

If 'Yes,' the foundation does not qualify under section 4940(e). Do not complete this part

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (column (b) divided by column (c))
2012	1,218,550.	15,564,412.	0.078291
2011	1,273,732.	15,276,693.	0.083377
2010	1,220,551.	14,659,566.	0.083260
2009	269,672.	15,469,408.	0.017433
2008	1,608,477.	22,818,482.	0.070490

2	Total of line 1, column (d)	2	0.332851
3	Average distribution ratio for the 5-year base period — divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.066570
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	15,559,213.
5	Multiply line 4 by line 3	5	1,035,777.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	15,845.
7	Add lines 5 and 6	7	1,051,622.
8	Enter qualifying distributions from Part XII, line 4	8	1,389,828.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

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Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 — see instructions)

1 a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter 'N/A' on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary — see instrs)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here. ☒ and enter 1% of Part I, line 27b.		1	15,845.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, column (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2.		3	15,845.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	15,845.
6 Credits/Payments:			
a 2013 estimated tax pmts and 2012 overpayment credited to 2013	6 a	20,825.	
b Exempt foreign organizations — tax withheld at source	6 b		
c Tax paid with application for extension of time to file (Form 8868)	6 c		
d Backup withholding erroneously withheld	6 d		
7 Total credits and payments. Add lines 6a through 6d	7	20,825.	
8 Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	0.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	4,980.	
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 4,980. Refunded 0.	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)?		X
If the answer is 'Yes' to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ 0. (2) On foundation managers \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If 'Yes,' attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If 'Yes,' attach a conformed copy of the changes		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?	N/A	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If 'Yes,' attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If 'Yes,' complete Part II, column (c), and Part XV	X	
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) DE		
b If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If 'No,' attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If 'Yes,' complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If 'Yes,' attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If 'Yes', attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If 'Yes,' attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>BERKSHIREBANK.COM</u>	13	X	
14	The books are in care of <u>LORI GAZZILLO</u> Telephone no <u>413-236-3733</u> Located at <u>66 WEST STREET PITTSFIELD MA</u> ZIP + 4 <u>01201</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <u>N/A</u> and enter the amount of tax-exempt interest received or accrued during the year <u>15</u> N/A			
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If 'Yes,' enter the name of the foreign country				

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the 'Yes' column, unless an exception applies.

	Yes	No
1 a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No	
(6) Agree to pay money or property to a government official? (Exception. Check 'No' if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ No	
b If any answer is 'Yes' to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1 b	N/A
Organizations relying on a current notice regarding disaster assistance check here ☐		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1 c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?	☐ Yes ☒ No	
If 'Yes,' list the years <u>20__ , 20__ , 20__ , 20__</u>		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer 'No' and attach statement - see instructions)	2 b	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here <u>20__ , 20__ , 20__ , 20__</u>		
3 a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No	
b If 'Yes,' did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013)	3 b	N/A
4 a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4 b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5 a** During the year did the foundation pay or incur any amount to:(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No(3) Provide a grant to an individual for travel, study, or other similar purposes? ☒ Yes ☐ No(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☒ No(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No**b** If any answer is 'Yes' to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?**5 b**

X

Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is 'Yes' to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

N/A

If 'Yes,' attach the statement required by Regulations section 53.4945-5(d)

6 a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No**6 b**

X

If 'Yes' to 6b, file Form 8870

7 a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

N/A

7 b**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 9		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1 – see instructions). If none, enter 'NONE.'

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services (see instructions). If none, enter 'NONE.'

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
BERKSHIRE BANK, INC. P.O. BOX 1308 PITTSFIELD, MA 01202	CUSTODIAL / ADVISOR	330,488.
Total number of others receiving over \$50,000 for professional services		0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	0.

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a Average monthly fair market value of securities	1 a	15,361,376.
b Average of monthly cash balances	1 b	362,880.
c Fair market value of all other assets (see instructions)	1 c	71,899.
d Total (add lines 1a, b, and c)	1 d	15,796,155.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1 e	0.
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	15,796,155.
4 Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	236,942.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	15,559,213.
6 Minimum investment return. Enter 5% of line 5	6	777,961.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1 Minimum investment return from Part X, line 6	1	777,961.
2a Tax on investment income for 2013 from Part VI, line 5	2 a	15,845.
b Income tax for 2013. (This does not include the tax from Part VI.)	2 b	
c Add lines 2a and 2b	2 c	15,845.
3 Distributable amount before adjustments Subtract line 2c from line 1	3	762,116.
4 Recoveries of amounts treated as qualifying distributions	4	
5 Add lines 3 and 4	5	762,116.
6 Deduction from distributable amount (see instructions)	6	
7 Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	762,116.

Part XII Qualifying Distributions (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a Expenses, contributions, gifts, etc. — total from Part I, column (d), line 26	1 a	1,389,828.
b Program-related investments — total from Part IX-B	1 b	
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:		
a Suitability test (prior IRS approval required)	3 a	
b Cash distribution test (attach the required schedule)	3 b	
4 Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	1,389,828.
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	15,845.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,373,983.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				762,116.
2 Undistributed income, if any, as of the end of 2013:				
a Enter amount for 2012 only			0.	
b Total for prior years: 20 __, 20 __, 20 __		0.		
3 Excess distributions carryover, if any, to 2013:				
a From 2008	527,877.			
b From 2009	593,675.			
c From 2010	596,961.			
d From 2011	546,289.			
e From 2012	461,361.			
f Total of lines 3a through e	2,726,163.			
4 Qualifying distributions for 2013 from Part XII, line 4: ▶ \$ 1,389,828.				
a Applied to 2012, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required — see instructions)		0.		
c Treated as distributions out of corpus (Election required — see instructions)	0.			
d Applied to 2013 distributable amount				762,116.
e Remaining amount distributed out of corpus	627,712.			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus: Add lines 3f, 4c, and 4e. Subtract line 5	3,353,875.			
b Prior years' undistributed income: Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0.		
d Subtract line 6c from line 6b. Taxable amount — see instructions		0.		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount — see instructions			0.	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	527,877.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	2,825,998.			
10 Analysis of line 9:				
a Excess from 2009	593,675.			
b Excess from 2010	596,961.			
c Excess from 2011	546,289.			
d Excess from 2012	461,361.			
e Excess from 2013	627,712.			

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i> SEE ATTACHED LISTING	NONE	N/A	SEE ATTACHED LISTING	972,077.
Total				972,077.
<i>b Approved for future payment</i> SEE ATTACHED LISTING	NONE	N/A	SEE ATTACHED LISTING	123,510.
Total				123,510.

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

STATEMENT 1
FORM 990-PF, PART I, LINE 16A
LEGAL FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL	\$ 9,052.			\$ 9,052.
TOTAL	<u>\$ 9,052.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>	<u>\$ 9,052.</u>

STATEMENT 2
FORM 990-PF, PART I, LINE 16B
ACCOUNTING FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
AUDIT	\$ 10,500.			\$ 10,500.
TOTAL	<u>\$ 10,500.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>	<u>\$ 10,500.</u>

STATEMENT 3
FORM 990-PF, PART I, LINE 16C
OTHER PROFESSIONAL FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OTHER PROFESSIONAL FEES	\$ 17,556.			\$ 17,556.
BOOKKEEPING	4,485.			4,485.
INVESTMENT FEES	75,081.	\$ 75,081.		
TOTAL	<u>\$ 97,122.</u>	<u>\$ 75,081.</u>	<u>\$ 0.</u>	<u>\$ 22,041.</u>

STATEMENT 4
FORM 990-PF, PART I, LINE 18
TAXES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX.	\$ 15,847.			
FOREIGN TAXES	1,491.	\$ 1,491.		
TOTAL	<u>\$ 17,338.</u>	<u>\$ 1,491.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>

BERKSHIRE BANK FOUNDATION, INC.

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STATEMENT 5
FORM 990-PF, PART I, LINE 23
OTHER EXPENSES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TRAVEL	\$ 7,920.			\$ 7,920.
SPECIAL PROJECTS EXPENSE	17,872.			17,872.
MANAGEMENT FEES	330,488.			330,488.
OFFICE EXPENSE	14,010.			14,010.
MARKETING	5,706.			5,706.
FILING FEES	162.			162.
TOTAL	\$ 376,158.	\$ 0.	\$ 0.	\$ 376,158.

STATEMENT 6
FORM 990-PF, PART II, LINE 13
INVESTMENTS - OTHER

	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
OTHER INVESTMENTS			
INVESTMENTS IN MARKETABLE SECURITIES	COST	\$ 12,112,659.	\$ 15,777,402.
TOTAL		\$ 12,112,659.	\$ 15,777,402.

STATEMENT 7
FORM 990-PF, PART II, LINE 15
OTHER ASSETS

	BOOK VALUE	FAIR MARKET VALUE
COLLECTION - POPCORN WAGON	\$ 28,500.	
ACCRUED INCOME	38,417.	
ACCRUED INCOME		\$ 38,417.
COLLECTION - POPCORN WAGON		28,500.
TOTAL	\$ 66,917.	\$ 66,917.

STATEMENT 8
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
1	12,266 ADIRONDACK SMALL CAP FUND	PURCHASED	9/02/2011	2/28/2013
2	- AFLAC INC	PURCHASED		8/15/2013
3	- ALLERGAN	PURCHASED		9/13/2013
4	- AMERICAN EXPRESS	PURCHASED		9/19/2013
5	152 AMGEN INC COM	PURCHASED	3/02/2010	3/27/2013
6	- AMGEN INC	PURCHASED		10/01/2013
7	305 APPLE INC COM	PURCHASED	8/25/2011	2/07/2013

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

STATEMENT 8 (CONTINUED)
 FORM 990-PF, PART IV, LINE 1
 CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
8	- ASTRAZENECA	PURCHASED		9/18/2013
9	- AT&T	PURCHASED		2/15/2013
10	1,590 BAXTER INTL INC COM	PURCHASED	8/10/2011	5/03/2013
11	360 BLACKROCK INC COM	PURCHASED	5/04/2012	1/09/2013
12	110 BLACKROCK INC COM	PURCHASED	6/20/2013	10/24/2013
13	- BOEING	PURCHASED		8/15/2013
14	- BOSTON PPTYS LTR	PURCHASED		5/15/2013
15	100,000 COCA COLA CO	PURCHASED	3/06/2009	12/02/2013
16	- COLGATE PALMOLIVE	PURCHASED		8/05/2013
17	2,000 CONOCOPHILLIPS COM	PURCHASED	6/20/2013	8/21/2013
18	1,848 DANAHER CORP COM	PURCHASED	7/08/2011	3/27/2013
19	- DANAHER CORP	PURCHASED		12/23/2013
20	1,500 DOMINION RES INC VA NEW COM	PURCHASED	9/29/2011	8/21/2013
21	75 DOMINION RES INC VA NEW COM	PURCHASED	11/05/2010	10/07/2013
22	- DR PEPPER SNAPPLE GROUP	PURCHASED		7/15/2013
23	1,680 EXXON MOBIL CORP COM	PURCHASED	2/29/2012	8/21/2013
24	- FPL GROUP	PURCHASED		3/01/2013
25	235 FRANKLIN INTERNATIONAL SMALLER	PURCHASED	4/03/2013	10/07/2013
26	150,000 GENERAL ELECTRIC	PURCHASED	1/08/2010	1/08/2013
27	1,143 GENERAL MILLS INC COM	PURCHASED	8/19/2011	3/27/2013
28	487 GENERAL MILLS INC COM	PURCHASED	6/20/2013	8/21/2013
29	2,755 HARRIS CORP DEL COM	PURCHASED	4/05/2013	5/03/2013
30	- HEWLETT PACKARD	PURCHASED		12/02/2013
31	650 HORMEL FOODS CORP COM	PURCHASED	5/17/2012	2/28/2013
32	145 HORMEL FOODS CORP COM	PURCHASED	5/17/2012	3/27/2013
33	2,911 HORMEL FOODS CORP COM	PURCHASED	6/20/2013	7/29/2013
34	4,925 INTEL CORP COM	PURCHASED	9/11/2012	1/02/2013
35	- INTEL CORP	PURCHASED		10/01/2013
36	175,000 INTERNATIONAL BUSINESS MACHINES	PURCHASED	11/06/2009	5/06/2013
37	1,000 ISHARES 3-7 YEAR TREASURY BOND ETF	PURCHASED	7/18/2012	9/20/2013
38	960 ISHARES TR IBOXX USD INVT GRADE CORP	PURCHASED	2/22/2013	4/05/2013
39	50,000 JOHN DEERE	PURCHASED	4/03/2008	4/03/2013
40	120 KIMBERLY CLARK CORP COM	PURCHASED	8/19/2011	2/28/2013
41	400 L-3 COMMUNICATIONS HLDGS INC COM	PURCHASED	3/02/2010	9/05/2013
42	60 L-3 COMMUNICATIONS HLDGS INC COM	PURCHASED	3/22/2007	10/07/2013
43	50,000 MICROSOFT CORP	PURCHASED	6/18/2009	6/20/2013
44	5,150 MICROSOFT CORP COM	PURCHASED	7/08/2011	1/02/2013
45	70 NEXTERA ENERGY INC COM	PURCHASED	9/11/2012	3/27/2013
46	638 NIKE INC CL B	PURCHASED	7/30/2010	3/27/2013
47	147 NIKE INC CL B	PURCHASED	4/03/2013	11/19/2013
48	- NIKE INC	PURCHASED		11/01/2013
49	997 NOVARTIS AG SPONSORED ADR	PURCHASED	10/17/2011	3/27/2013
50	- PETROBRAS INTERNATIONAL	PURCHASED		8/06/2013
51	2,790 PFIZER INC COM	PURCHASED	12/20/2011	3/27/2013
52	50,000 PHILIP MORRIS	PURCHASED	5/16/2008	5/16/2013
53	1,000 PIMCO 1-5 YEAR U.S. TIPS INDEX	PURCHASED	12/20/2010	9/20/2013
54	1,000 PRAXAIR INC COM	PURCHASED	8/09/2011	3/18/2013
55	- PRAXAIR INC	PURCHASED		9/13/2013
56	100,000 PROCTER & GAMBLE CO	PURCHASED	11/24/2010	9/20/2013
57	- SHELL	PURCHASED		3/22/2013
58	- J M SMUCKER	PURCHASED		10/15/2013
59	1,796 SOUTHERN CO COM	PURCHASED	8/19/2011	3/27/2013
60	1,350 STATE STR CORP COM	PURCHASED	7/08/2011	1/28/2013
61	65 STATE STR CORP COM	PURCHASED	11/29/2010	3/27/2013
62	221 STATE STR CORP COM	PURCHASED	4/03/2013	5/29/2013
63	- STATE STREET CORP	PURCHASED		9/06/2013

BERKSHIRE BANK FOUNDATION, INC.

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STATEMENT 8 (CONTINUED)
 FORM 990-PF, PART IV, LINE 1
 CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
64	- STATOILHYDRO ASA	PURCHASED		10/15/2013
65	997 STERICYCLE INC COM	PURCHASED	7/08/2011	3/27/2013
66	674 SYSCO CORP COM	PURCHASED	5/15/2012	3/27/2013
67	3,532 SYSCO CORP COM	PURCHASED	6/20/2013	7/29/2013
68	50,000 TARGET CORP	PURCHASED	6/11/2003	6/17/2013
69	- TEVA PHARMACEUTICAL	PURCHASED		12/13/2013
70	- THERMO FISHER SCIENTIFIC	PURCHASED		7/15/2013
71	100,000 TOYOTA	PURCHASED	8/12/2010	8/12/2013
72	- TRANSCANADA CORP	PURCHASED		10/01/2013
73	505 UNION PAC CORP COM	PURCHASED	11/19/2010	3/27/2013
74	12,050 VANGUARD FTSE EMERGING MARKETS ETF	PURCHASED	5/28/2013	7/18/2013
75	990 VANGUARD FTSE EMERGING MARKETS ETF	PURCHASED	4/03/2013	8/01/2013
76	480 VANGUARD INDEX FDS REIT ETF	PURCHASED	6/10/2010	3/27/2013
77	305 VERIZON COMMUNICATIONS INC COM	PURCHASED	12/20/2011	4/04/2013
78	500 VERIZON COMMUNICATIONS INC COM	PURCHASED	6/20/2013	8/21/2013
79	50,000 WAL-MART STORES INC	PURCHASED	9/10/2009	9/20/2013
80	- WALT DISNEY	PURCHASED		8/16/2013
81	- WELLS FARGO	PURCHASED		10/01/2013
82	10,000 BERKSHIRE HILLS BANCORP INC	PURCHASED	7/12/2000	1/03/2013
83	25,000 BERKSHIRE HILLS BANCORP INC	PURCHASED	7/12/2000	3/15/2013
84	11,300 BERKSHIRE HILLS BANCORP INC	PURCHASED	7/12/2000	4/16/2013
85	1,600 BERKSHIRE HILLS BANCORP INC	PURCHASED	7/12/2000	4/25/2013
86	12,100 BERKSHIRE HILLS BANCORP INC	PURCHASED	7/12/2000	5/03/2013

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I) - (J)	(L) GAIN (LOSS)
1	210,000.		176,209.	33,791.				\$ 33,791.
2	0.		901.	-901.				-901.
3	0.		253.	-253.				-253.
4	0.		649.	-649.				-649.
5	15,146.		8,638.	6,508.				6,508.
6	0.		520.	-520.				-520.
7	139,834.		110,020.	29,814.				29,814.
8	0.		256.	-256.				-256.
9	0.		331.	-331.				-331.
10	112,735.		81,049.	31,686.				31,686.
11	77,528.		65,842.	11,686.				11,686.
12	33,441.		20,187.	13,254.				13,254.
13	0.		773.	-773.				-773.
14	0.		68.	-68.				-68.
15	100,922.		103,242.	-2,320.				-2,320.
16	0.		871.	-871.				-871.
17	131,148.		122,819.	8,329.				8,329.
18	114,144.		95,330.	18,814.				18,814.
19	0.		62.	-62.				-62.
20	85,806.		70,310.	15,496.				15,496.
21	4,646.		3,248.	1,398.				1,398.
22	0.		822.	-822.				-822.
23	145,794.		132,063.	13,731.				13,731.
24	0.		722.	-722.				-722.
25	5,057.		4,230.	827.				827.
26	150,000.		151,877.	-1,877.				-1,877.
27	55,712.		42,858.	12,854.				12,854.
28	24,021.		19,522.	4,499.				4,499.

BERKSHIRE BANK FOUNDATION, INC.

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STATEMENT 8 (CONTINUED)
 FORM 990-PF, PART IV, LINE 1
 CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I) - (J)	(L) GAIN (LOSS)
29	127,492.		127,486.	6.			\$	6.
30	0.		599.	-599.				-599.
31	24,327.		19,182.	5,145.				5,145.
32	5,811.		4,279.	1,532.				1,532.
33	122,973.		86,438.	36,535.				36,535.
34	104,006.		125,566.	-21,560.				-21,560.
35	0.		205.	-205.				-205.
36	175,000.		175,477.	-477.				-477.
37	120,592.		123,620.	-3,028.				-3,028.
38	116,079.		115,042.	1,037.				1,037.
39	50,000.		50,520.	-520.				-520.
40	11,347.		7,867.	3,480.				3,480.
41	36,624.		34,707.	1,917.				1,917.
42	5,587.		4,957.	630.				630.
43	50,707.		49,400.	1,307.				1,307.
44	139,867.		127,428.	12,439.				12,439.
45	5,376.		4,090.	1,286.				1,286.
46	37,238.		23,371.	13,867.				13,867.
47	11,493.		6,454.	5,039.				5,039.
48	0.		3.	-3.				-3.
49	70,167.		56,293.	13,874.				13,874.
50	0.		158.	-158.				-158.
51	79,583.		59,441.	20,142.				20,142.
52	50,000.		50,467.	-467.				-467.
53	53,004.		52,580.	424.				424.
54	112,981.		92,221.	20,760.				20,760.
55	0.		384.	-384.				-384.
56	102,507.		100,171.	2,336.				2,336.
57	0.		457.	-457.				-457.
58	0.		110.	-110.				-110.
59	83,144.		70,670.	12,474.				12,474.
60	76,201.		60,046.	16,155.				16,155.
61	3,847.		2,823.	1,024.				1,024.
62	14,976.		11,035.	3,941.				3,941.
63	0.		609.	-609.				-609.
64	0.		657.	-657.				-657.
65	104,408.		84,765.	19,643.				19,643.
66	23,593.		18,687.	4,906.				4,906.
67	123,603.		99,622.	23,981.				23,981.
68	50,000.		50,816.	-816.				-816.
69	0.		1,011.	-1,011.				-1,011.
70	0.		88.	-88.				-88.
71	100,000.		100,801.	-801.				-801.
72	0.		8.	-8.				-8.
73	70,852.		46,379.	24,473.				24,473.
74	480,606.		511,563.	-30,957.				-30,957.
75	39,143.		41,474.	-2,331.				-2,331.
76	33,688.		26,859.	6,829.				6,829.
77	15,008.		11,924.	3,084.				3,084.
78	23,742.		19,617.	4,125.				4,125.
79	50,905.		50,905.	0.				0.
80	0.		103.	-103.				-103.
81	0.		513.	-513.				-513.

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

STATEMENT 8 (CONTINUED)
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I) - (J)	(L) GAIN (LOSS)
82	241,462.		100,000.	141,462.				\$ 141,462.
83	623,726.		250,000.	373,726.				373,726.
84	293,223.		113,000.	180,223.				180,223.
85	41,509.		16,000.	25,509.				25,509.
86	314,116.		121,000.	193,116.				193,116.
							TOTAL	\$ 1302827.

STATEMENT 9
FORM 990-PF, PART VIII, LINE 1
LIST OF OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED	COMPEN- SATION	CONTRI- BUTION TO EBP & DC	EXPENSE ACCOUNT/ OTHER
MICHAEL J. FERRY 66 WEST STREET PITTSFIELD, MA 01201	CHAIRMAN 0	\$ 0.	\$ 0.	\$ 0.
CATHERINE B. MILLER 66 WEST STREET PITTSFIELD, MA 01201	VICE CHAIRMAN 0	0.	0.	0.
LORI GAZZILLO 66 WEST STREET PITTSFIELD, MA 01201	SECRETARY 0	0.	0.	0.
J. WILLIAR DUNLAEVY 66 WEST STREET PITTSFIELD, MA 01201	DIRECTOR 0	0.	0.	0.
MICHAEL P. DALY 66 WEST STREET PITTSFIELD, MA 01201	VICE PRESIDENT 0	0.	0.	0.
SEAN A. GRAY 66 WEST STREET PITTSFIELD, MA 01201	DIRECTOR 0	0.	0.	0.
D. JEFFREY TEMPLETON 66 WEST STREET PITTSFIELD, MA 01201	DIRECTOR 0	0.	0.	0.
ROBERT M. CURLEY 66 WEST STREET PITTSFIELD, MA 01201	DIRECTOR 0	0.	0.	0.

2013

FEDERAL STATEMENTS

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CLIENT 58200000

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

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STATEMENT 9 (CONTINUED)
 FORM 990-PF, PART VIII, LINE 1
 LIST OF OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED	COMPEN- SATION	CONTRI- BUTION TO EBP & DC	EXPENSE ACCOUNT/ OTHER
LINDA A. JOHNSTON 66 WEST STREET PITTSFIELD, MA 01201	DIRECTOR 0	\$ 0.	\$ 0.	\$ 0.
TOTAL		\$ 0.	\$ 0.	\$ 0.

STATEMENT 10
 FORM 990-PF, PART XV, LINE 2A-D
 APPLICATION SUBMISSION INFORMATION

NAME OF GRANT PROGRAM:
 NAME: LORI GAZZILLO, EXECUTIVE DIRECTOR
 CARE OF:
 STREET ADDRESS: 66 WEST STREET, P.O. BOX 1308
 CITY, STATE, ZIP CODE: PITTSFIELD, MA 01202
 TELEPHONE: 413-447-1722
 E-MAIL ADDRESS: LGAZZILLO@BERKSHIREBANK.COM
 FORM AND CONTENT: WRITTEN APPLICATION INCLUDING IRS DETERMINATION LETTER OF 501(C)(3) STATUS, CURRENT BOARD LIST, BOARD APPROVED OPERATING BUDGET AND MOST RECENT ANNUAL REPORT, FORM 990 AND FINANCIAL AUDIT REPORT.

SUBMISSION DEADLINES: 15TH OF DECEMBER, MARCH, JUNE AND SEPTEMBER.
 RESTRICTIONS ON AWARDS: ONLY TAX EXEMPT ORGANIZATION THAT QUALIFY AS A SECTION 501(C)(3) PUBLIC CHARITY.

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS PAID
YEAR ENDED 12/31/2013

Date	Name	Memo	Amount	Arts & Culture	Commun. & Econ. Dev.	Education	Health & Human Serv.
03/22/2013	Berkshire Music School Inc	funding support for capital improvements	2,500	2,500			
03/27/2013	Rome Art and Community Center	Main Sponsor for Renaissance Revels	5,000	5,000			
03/28/2013	Cantienna Chamber Choir	funding to support the April 21st Concert	250	250			
04/25/2013	IS 183 Art School of the Berkshires, Inc	funding support for the Artist Residency Program	1,500	1,500			
05/06/2013	Freedom Park Foundation	Freedom Park Summer Concert Series	200	200			
05/10/2013	Aston Magna Foundation, Inc	1/2 page ad for the 2013 Festival Program Book	200	200			
05/10/2013	Greater Hartford Arts Council	Max's Farm-To-Table Wine Dinner/Neighborhood Studios	5,000	5,000			
05/10/2013	Hartford Symphony Orchestra	Symphony in Schools Program	4,000	4,000			
05/21/2013	The Dorset Players, Inc	Missoula Children's Theatre/Slarry Night	1,000	1,000			
05/30/2013	SculptureNow	SculptureNow Projects 2013	500	500			
05/30/2013	Berkshire Historical Society	exhibit Home City Photographs of Pittsfield, MA	1,200	1,200			
05/30/2013	Berkshire Museum	Corporate Patron	1,000	1,000			
06/18/2013	The Paramount Center, Inc	Vermont Public Radio Series for 2013/2014 season	7,000	7,000			
07/09/2013	Park Playhouse Inc	25th Anniversary Season	5,000	5,000			
09/04/2013	Berkshire Bach Society	1/4 page Playbill ad	150	150			
09/13/2013	Schenectady Symphony Orchestra	Beat Beethoven SK Run/Walk 10/20/13	250	250			
10/03/2013	Women's Fund of Western Mass	West Side Community Project	1,450	1,450			
10/07/2013	The Dorset Players, Inc	Missoula Children's Theatre "Pinochio"	1,000	1,000			
11/08/2013	Hartford Youth Scholars Foundation	The Steppingstone Academy Hartford	5,000	5,000			
11/21/2013	Ventfort Hall Association Inc	2014 General Operating Support	5,000	5,000			
12/20/2013	Albany Institute of History & Art	2013 Gala Sponsorship	1,000	1,000			
01/09/2013	COGIC Family Services Inc	"Lift Every Voice Black History Month Lecture Series"	1,000	1,000			
01/09/2013	Valley Community Development Corporation	support for the Homeownership Assistance Center	2,500	2,500			
01/16/2013	Friends of Eleanor Sorsani Animal Shelter	donation at 99 North Street Branch Grand Opening	1,500	1,500			
01/18/2013	CAN-DO Inc	10th Annual YIMBY	2,500	2,500			
02/04/2013	Downtown Pittsfield Cultural Assoc., Inc	2012 payable	4,500	4,500			
02/05/2013	HAP, Inc	"Supporter" for the 40th Anniversary Celebration	500	500			
02/11/2013	Soldier On, Inc	Soldier On Women's Program	15,000	15,000			
02/21/2013	Harold Ginspoon Chantable Foundation	Entrepreneurship Initiative Awards Ceremony	1,000	1,000			
02/26/2013	Connecticut Landmarks	3rd & final pledge pymt made CBT Foundation	1,000	1,000			
02/27/2013	Longmeadow Historical Society	Long Meddows Days May 18 & 19, 2013	500	500			
03/14/2013	Boys and Girls Club of Greater Westfield	3rd & final pledge pmt	16,000	16,000			
03/21/2013	Otis Library & Museum, Inc	funding to help restore the youth reading room	250	250			
03/22/2013	Rebuilding Together Hartford, Inc	National Rebuilding Day on April 27, 2013	2,000	2,000			
03/22/2013	Common Capital, Inc	Business Lending Program	5,000	5,000			
03/22/2013	Northeast Parent & Child Society, Inc	Career Development Services	6,500	6,500			
03/22/2013	Hilltown Community Development Corp	Hilltown Affordable Housing Program	2,000	2,000			
03/27/2013	YMCA-WCC of Rome, NY, Inc	1st payment of 3 yr \$25,000 pledge "Capital Campaign"	8,500	8,500			
03/27/2013	Capitol Cwv Center, Inc	Rome Capitol Theatre Capital Campaign	5,000	5,000			
04/08/2013	Rebuilding Together Boston	National Rebuilding Day 4/27/13	2,500	2,500			
04/25/2013	1 Berkshire Foundation	Table Sponsorship	500	500			
04/30/2013	Rensselaer County Housing Resources	Mini-Repair Program	1,000	1,000			
04/30/2013	Rebuilding Together Springfield	"Green-N-Fit" Neighborhood Cluster Rebuild	1,500	1,500			
05/14/2013	Boys & Girls Club of Pittsfield	3rd & final payment of 3 year \$22,500 pledge	7,500	7,500			
05/22/2013	Italian American Celebration Committee	Celebration Listings donation	500	500			
05/20/2013	Northern Berkshire Community Coalition	Summer Neighborhood Basketball League	1,000	1,000			
06/07/2013	Rutland Catholic Schools	Honor Our Past	750	750			
06/10/2013	Western Mass Council Inc BSA	Distinguished Citizen Award Reception/Leadership Sponsorship	1,000	1,000			
06/12/2013	Animal Friends of Connecticut, Inc	donation at the West Hartford Branch Opening	1,000	1,000			
06/19/2013	Northern Berkshire YMCA	Capital Improvement Program donation	3,000	3,000			
06/19/2013	Pittsfield Family YMCA	funding support for the water heater repair	5,000	5,000			
06/19/2013	Dalton Community Recreation Assoc Inc	funding to support various youth programs	5,000	5,000			
07/23/2013	Neighborhood Connections	2013 Chocolate (and Cheese) Fest	250	250			
07/29/2013	DeveloSpringfield, Inc	3rd & final pmt for "Tornado Relief Fund"	5,000	5,000			
07/31/2013	West Stockbridge Cultural Council	Zucchini Festival - funding to support the fireworks	500	500			
07/31/2013	BerkShares, Inc	7th Anniversary Celebration of Local Businesses	1,000	1,000			

BERKSHIRE BANK FOUNDATION, INC.
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07/31/2013	Downtown Pittsfield Cultural Assoc Inc	funding support for "Wing Fling"	1,500	1,500
08/01/2013	Western Town Library	replace existing computers	2,444	2,444
08/07/2013	Laurel Lake Preservation Association Inc	funding to support the lake preservation efforts	150	150
08/15/2013	East Syracuse Recreation Commission	Arthur Butler Post 359 Veterans Memorial Park	2,000	2,000
08/16/2013	MA Bankers Assoc Charitable Foundation	Gold Sponsor	3,000	3,000
08/16/2013	Berkshire Grown	15th annual "Beautiful Bountiful Berkshires"	1,000	1,000
08/20/2013	Pittsfield Family YMCA	Berkshire Bank Y-Athlon	3,000	3,000
08/20/2013	Village of Waterville	Summer Recreation Program	100	100
08/20/2013	Town of Marshall	Summer Recreation Program	100	100
08/20/2013	Village of Onskany Falls	Summer Recreation Program	100	100
08/20/2013	Madison Central School	Summer Recreation Program	100	100
09/03/2013	Capitalized Albany Corporation	Downtown Revitalization Initiative	10,000	10,000
09/04/2013	Bennington Area Habitat for Humanity	replacement check/building supplies for 2 houses	3,000	3,000
09/16/2013	Community Loan Fund of the Capital Region	training and technical assistance programs	5,000	5,000
09/16/2013	Capital District Habitat for Humanity	construction funding support for Fox Hollow project	2,000	2,000
09/17/2013	Dalton Free Public Library	funding to support various improvements	500	500
09/19/2013	Onskany Little League	construction materials to complete dugouts	2,000	2,000
09/19/2013	HAP Inc	\$4,000 for FIRST HOME\$1,000 Fall Conference	5,000	5,000
09/19/2013	Greater Springfield Habitat for Humanity	"A Brush with Kindness" Bronze sponsorship	1,000	1,000
10/01/2013	The Westfield Athenaeum	1864 Harvest Fair	500	500
10/03/2013	Pittsfield Beautiful Inc	funding to support downtown Pittsfield plantings	1,500	1,500
10/04/2013	Berkshire County Regional Housing Authy	2012 payable	5,000	5,000
10/22/2013	Rocky Hill Little League	funding support for the new concession stand	300	300
11/08/2013	Our Piece of the Pie, Inc	Community-Based Youth Development Program	5,000	5,000
11/19/2013	Humane Society of Rome, Inc	"Cooking with the Calaman Sisters"	500	500
11/19/2013	Boys & Girls Club of Syracuse	East Fayette Street Revitalization Project	10,000	10,000
12/13/2013	The Community Foundation Greater Capital	The Capital's Region's Creative Economy & Strategies	5,000	5,000
12/18/2013	Downtown Pittsfield Cultural Assoc Inc	Downtown Pittsfield Holiday Party	800	800
01/07/2013	Worcester Polytechnic Institute	Samantha L. Swartz ID# 185772057	2,000	2,000
01/09/2013	Lupa Game Farm, Inc	animal care, conservation & education	200	200
01/15/2013	University of New Hampshire	Katie Lynn Bradley ID# 982441146	2,000	2,000
01/15/2013	Syracuse University	Allison B. McMordie ID# 315473983	2,000	2,000
01/16/2013	Wolf Swamp Road School	5th Annual Comedy Night March 23, 2013	100	100
01/17/2013	Hudson Valley Community College	E-Quasia E. McGhee ID# H00610942	2,000	2,000
01/17/2013	University of Massachusetts Boston	Karen Chi ID# 01311887	2,000	2,000
01/17/2013	Rome Academy of Sciences	56th Annual Rome Science Fair	175	175
01/23/2013	University of South Carolina	Garrett F. Poczynski ID# 11925692	2,000	2,000
01/28/2013	Duke University	Jacklyn Marie Dobies ID# 2011757	2,000	2,000
01/28/2013	University of Massachusetts Boston	Cheyenne Robair ID# 01325138	2,000	2,000
02/04/2013	Vanessa Lake	college books reimbursement	226	226
02/04/2013	College of the Holy Cross	Karla A. Burns ID# 0406079	2,000	2,000
02/05/2013	Schenectady Museum Association	2013 Invention Convention	1,000	1,000
02/05/2013	Darrow School	Sustainability Symposium	1,000	1,000
02/05/2013	Domus Incorporated	Westfield Community Education Program	1,000	1,000
02/07/2013	WMHT	funding to support pledge night in the Capital District	2,500	2,500
02/07/2013	IS 183 Art School of the Berkshires, Inc	2012 payable	5,000	5,000
02/11/2013	Saint Anselm College	Christopher D. Macdiden ID# 650782	2,000	2,000
02/21/2013	Boston College	Alyssa Collins eagle # 74230593	2,000	2,000
02/21/2013	Springfield College	Springfield College Fund	2,500	2,500
02/21/2013	Muddy Brook Elementary School	Family Literacy Night	1,000	1,000
02/21/2013	The Childrens Museum Inc	Science Achievement for All (SAFA)	2,500	2,500
02/21/2013	Connectikats, Inc	Tutoring & Mentoring Program	1,000	1,000
02/26/2013	Springfield College	Brianne M. Lawlor ID# 620308	2,000	2,000
03/18/2013	Housatonic Valley Association, Inc	water day nature activities at Onota Lake	1,000	1,000
03/22/2013	Junior Achievement of Northeastern NY	2013 Hall of Fame & Bowk-a-Thon	5,000	5,000
03/22/2013	Capital District YMCA	Student Society of Finance Financial Literacy	5,000	5,000
03/22/2013	Clark School for Hearing and Speech	Summer Enrichment Programs	1,000	1,000
03/27/2013	Ulca Neighborhood Housing Services, Inc	Homeownership Center programs	2,500	2,500
03/28/2013	STCC Foundation, Inc	SIM Ambulance project	2,500	2,500

BERKSHIRE BANK FOUNDATION, INC.
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03/28/2013	The Carlton Foundation Inc	"Stop the Violence" program	1,000	1,000
04/08/2013	Burr & Burton Academy	"Evening Under the Stars"	1,500	1,500
04/08/2013	The Renbrook School	"Celebrate Renbrook" Sapphire Level	1,500	1,500
04/16/2013	Girl's Incorporated of Holyoke	funding support for the Economic Literacy Program	400	400
04/16/2013	Catholic Schools of Pittsfield, The	Platinum Level Sponsorship for the Gala	10,000	10,000
04/22/2013	Everybody Wins! Vermont Inc	VT Reading and Mentoring Program	400	400
04/23/2013	Bay Path College	3rd & final pmt "One Day A Week Sat"	5,000	5,000
04/23/2013	Berkshire Regional Employment Board Inc	5th & final pmt "Youth Leadership"	5,000	5,000
04/30/2013	Vermont Symphony Orchestra	SymphonyKids	1,000	1,000
05/06/2013	East Greenbush Community Library	2013 Summer Reading Program	250	250
05/08/2013	The Renbrook School	donation to David Lenini Scholarship Fund	5,000	5,000
05/10/2013	Connecticut Public Broadcasting Network	Learning Lab	5,000	5,000
05/13/2013	Newington High School	Scholarship	300	300
05/13/2013	Weaver High School	scholarship	300	300
05/13/2013	William H. Hall High School	scholarship	300	300
05/13/2013	Conard High School	scholarship	300	300
05/13/2013	Windsor High School	scholarship	300	300
05/13/2013	Rockville High School	scholarship	300	300
05/21/2013	Cornell University	Andrea Kim ID# 2851445	2,000	2,000
05/21/2013	Fletcher Memorial Library	Summer Reading Program	400	400
05/22/2013	East Syracuse Free Library	NY State Summer Reading Program	200	200
05/30/2013	WAM Theatre, Inc	Education Outreach Project Emile	500	500
06/03/2013	Salvation Army of Pittsfield	"Breakfast with Books"	200	200
06/07/2013	Bennington Museum Inc	"Southwestern VT and the Civil War" exhibit	2,500	2,500
06/12/2013	Noah Webster House Foundation	donation at the West Hartford Branch Opening	1,000	1,000
06/17/2013	Girl's Incorporated of Holyoke	Literacy First Initiative	1,000	1,000
06/18/2013	The Village for Families & Children	MLK Family Resource Center	2,500	2,500
06/18/2013	Mercy Housing & Shelter Corporation	Jumpstart for Jobs Program	1,500	1,500
06/19/2013	Norman Rockwell Museum	1st pmt of 3 yr. \$30,000 pledge HS Art Show	10,000	10,000
06/19/2013	Project Native Inc	funding for the Butterfly Program	1,000	1,000
06/19/2013	Western Mass Council, Inc BSA	youth education-related programs	2,500	2,500
06/19/2013	Shakespeare & Company	Fall Festival of Shakespeare Programs	2,500	2,500
06/25/2013	Central NY Community Foundation, Inc	Celebration donation to "Say Yes to Education Syracuse"	5,500	5,500
06/25/2013	IS 183 Art School of the Berkshires, Inc	Art Teachers Reception Sponsorship	500	500
07/08/2013	University of Saint Joseph	Center for Academic Excellence	3,500	3,500
07/08/2013	Central Berkshire Regional School Distric	Outdoor Learning & Fitness Center Volunteer Project	5,000	5,000
07/18/2013	Mohawk Valley EDGE	funding to support Workforce Development	10,000	10,000
07/19/2013	Boys & Girls Club of Schenectady	Project Learn Development Programs	5,000	5,000
07/19/2013	Niskayuna Central School District	STEM Fund	5,000	5,000
07/23/2013	Dorset Theatre Festival	Refuse to Use & Buy 1/Get 1 Free Programs	1,000	1,000
07/29/2013	Community Foundation of Western MA	3rd & final pmt for "Reading Success"	15,000	15,000
07/31/2013	United Jewish Federation of NE New York	Funds for Special Needs Children	2,500	2,500
07/31/2013	The Palace Performing Arts Center, Inc	funds for the "Arts in Education" Program	7,500	7,500
07/31/2013	The Horace Bushnell Memorial Hall Corp	\$2,500 for PARTNERS Program \$7,500 for Corporate Partners	10,000	10,000
07/31/2013	YWCA of Hartford Region	12th Annual Money Conference for Women	2,500	2,500
08/01/2013	Mary Nelson Youth Center	School Supply Give-A-Way	1,000	1,000
08/01/2013	The Connecticut Forum	Youth Forum Program	5,000	5,000
08/05/2013	Capital Region Sponsor-A-Scholar, Inc	\$2,000.00 payments over 5 years	2,000	2,000
08/09/2013	Mark Sumner Library	replacement check - Early Literacy Outreach	2,500	2,500
08/14/2013	Capital Region BOCES	Crayola ColorCycle Marker Recycling Challenge	500	500
08/16/2013	Massachusetts JumpStart Coalition	Financial Literacy Symposium	1,000	1,000
08/23/2013	Rocky Hill High School	education grant for a graduating senior	300	300
08/27/2013	Upstate Cerebral Palsy	2012 payable	6,250	6,250
08/28/2013	Vanessa Lake	book reimbursement	86	86
09/11/2013	Stephentown Memorial Library	funding support for Youth Programs	150	150
09/12/2013	The Tutorial Center, Inc	Replacement check for "Bridge to College"	2,500	2,500
09/19/2013	Chicopee Neighborhood Development Corp	first-time homebuyer workshops/education program	2,000	2,000
09/19/2013	Springfield School Volunteers	School Based Mentoring Program	2,000	2,000
09/19/2013	YWCA of Western MA	YWCA YouthBuild Springfield	2,500	2,500

BERKSHIRE BANK FOUNDATION, INC.
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09/19/2013	Community Education Project	Adult Literacy Ladder to Success Program	1,000	1,000
09/30/2013	N-CAP	sponsor NISKA-GAME on 11/1/13	140	140
09/30/2013	Boys & Girls Club of Pittsfield	donation on behalf of "One Smile"	100	100
09/30/2013	Berkshire Medical Center	donation on behalf of "One Smile"	150	150
09/30/2013	Berkshire Humane Society	donation on behalf of "One Smile"	250	250
09/30/2013	IS 183 Art School of the Berkshires, Inc	funding to support "Learning Through Arts"	6,000	6,000
09/30/2013	The Nutrition Center, Inc	donation to support "Learning Through Arts" Program	1,500	1,500
10/01/2013	Family Life Education, Inc	Parkville Family Center	1,500	1,500
10/07/2013	The University of Hartford	The Hart Gala	1,500	1,500
10/11/2013	The University at Albany Foundation	Citizen Laureate Award Sponsor	3,000	3,000
10/16/2013	Volunteers in Public Schools in Westfield	Student Success Program	5,000	5,000
10/16/2013	University of Massachusetts	performances at Westfield State University	1,000	1,000
10/17/2013	MMRHS PATHways	Small Business Development Center	1,000	1,000
10/17/2013	Distinguished Young Women	PATHways Program	300	300
10/25/2013	Four Winds Nature Institute	Whitehall Junior Miss Scholarship Program	500	500
10/31/2013	Pawlet Public Library	Nature Institute	400	400
11/03/2013	Rosalind Keshin Kitay Public Library	funds to purchase large print books	200	200
11/08/2013	Literacy Volunteers of Greater Hartford	performance of "Scrooge"	200	200
11/08/2013	The Mark Twain House & Museum	English for Speakers of Other Languages	1,500	1,500
11/08/2013	Watkinson School	"A Taste of Twain" Student Program	1,500	1,500
11/12/2013	Springfield College	Inventive Teaching & Learning Grants Program	3,000	3,000
11/13/2013	New England Public Radio Foundation, Inc	Alternative Spring Break	2,000	2,000
11/13/2013	Ludlow Community Center	Youth Radio Program 1st prmt of 2 yr \$15,000 pledge	7,500	7,500
11/13/2013	Holyoke Community College Foundation	Power Hour Homework & Tutoring Program	1,500	1,500
11/13/2013	Community Music School of Springfield	Building Healthy Communities Campaign	2,500	2,500
11/13/2013	The College of St. Rose	Mentoring through Music Program	5,000	5,000
11/19/2013	Whitehall Free Library	Help Yourself Academy	1,500	1,500
11/20/2013	CNSE Children's Museum of Science & Tech	three-part environmental series	1,500	1,500
11/21/2013	Center for Human Development	Eat Well Play Well Exhibit	4,500	4,500
11/21/2013	The Trustees of Reservations	Disability Resources Community Outreach Program	2,500	2,500
11/26/2013	Rome Academy of Sciences	School Programs at Bartholomew's Cobble/Astley House	1,000	1,000
11/26/2013	Mandell JCC	57th Annual Rome Science Fair	175	175
11/26/2013	Vermont Reading Partners	Adults with Special Needs Program	5,000	5,000
11/28/2013	Springfield Museums	Holiday Book & End of Year Book Projects	570	570
12/05/2013	Colby-Sawyer College	Annual Holiday Gala	1,600	1,600
12/10/2013	Westfield State University	Jessica Ralston ID# 002472713	1,500	1,500
12/10/2013	Irish International Immigrant Center	Kyle N. Gregory ID# A00428403	1,500	1,500
12/12/2013	SUNY Oneonta	ILIC Workforce Development Services	2,500	2,500
12/18/2013	Junior Achievement of Southwest NE, Inc	Kelli S. Gormley ID# A00982386	1,500	1,500
12/18/2013	Georgetown University	JA Programs at Parkville Community School	4,400	4,400
12/23/2013	University at Buffalo	Judah R. Piepho ID# 807186098	1,500	1,500
12/23/2013	Friends of Hildene, Inc	Adelina Celuc ID# 901710806	1,500	1,500
12/26/2013	Albany Community Action Partnership	Taylor Ann Best ID# 50074367	1,500	1,500
12/26/2013	Trinity Alliance of the Capital Region	2014 School Programs	5,000	5,000
12/27/2013	Smith College	cradle-to-career vision education	10,000	10,000
12/27/2013	University of Vermont (UVM)	Analy Duong ID# 991097037	1,500	1,500
12/27/2013	Connecticut Council for Education Reform	Vanessa C. Lake ID# 951694813	391	391
12/30/2013	Treasurer of Virginia Tech	Education Reform Policy and Direct District Work	15,000	15,000
12/30/2013	University of Saint Joseph	"Never Too Early" literacy program	1,000	1,000
12/31/2013	The College of St. Rose	Rory Aidan Halligan ID# 9057-96214	1,500	1,500
01/16/2013	College of the Holy Cross	SAIL Program support	5,000	5,000
01/17/2013	Goodwill Industries of the Berkshires	Addison N. Todd	1,500	1,500
01/17/2013	Rescue Mission of Syracuse	Michael A. Andre ID# 0410365	1,500	1,500
01/28/2013	Children's Tumor Foundation	donation at 98 North Street Branch "Grand Opening"	1,500	1,500
02/05/2013	Equinox, Inc	"Walk a Mile in My Shoes"	200	200
02/05/2013	Interfaith Partnership for the Homeless	"For the Love of Celar" dinner dance	2,500	2,500
		Youth Outreach Services	3,500	3,500
		A Taste of Albany & STOMP Out Homelessness		1,500
				1,500
				200
				2,500
				3,500

BERKSHIRE BANK FOUNDATION, INC.
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02/05/2013	American Cancer Society	Relay For Life Rome, NY	1,500	1,500
02/06/2013	United Way of Rome & Western Oneida City	pledge payment for Capital Campaign	15,000	15,000
02/19/2013	The Vermont Foodbank	support for equipment purchase at the Foodbank	1,000	1,000
02/19/2013	The Mentor Connector	Mentor/Mentee Training Program	1,000	1,000
02/21/2013	Civitan Club of Pittsfield	"Soup Fest" & "Golf Tournament" funding	1,000	1,000
02/21/2013	Berkshire County Kids' Place	Trauma Recovery Program	1,000	1,000
02/21/2013	Interval House	donation to include 1/2 page ad	500	500
02/28/2013	American Cancer Society	Silver Sponsor Central/South Relay	2,000	2,000
03/11/2013	Teresian House Foundation	23rd Annual Gata August 1, 2013	1,000	1,000
03/14/2013	Berkshire United Way	4th & final payment \$195,000 pledge	35,000	35,000
03/14/2013	Rome Hospital Foundation	2012 payable	13,100	13,100
03/18/2013	Porchlight Visiting Nurse Assn., Inc	Parent-Child Health Care postpartum care program	1,000	1,000
03/21/2013	AIDS Action Committee of MA, Inc	Annual AIDS Walk Boston & SK Run	1,000	1,000
03/22/2013	BBBS of the Capital Region, Inc	Transitional Aged Independent Living Program	1,000	1,000
03/22/2013	BBBS of the Capital Region, Inc	funding support for upcoming events	5,000	5,000
03/22/2013	Albany Housing Coalition, Inc	Veterans Treatment and Diversion Court Program	1,000	1,000
03/22/2013	American Cancer Society	Inner Circle Sponsorship	5,000	5,000
03/22/2013	American Cancer Society	Evening of Hope Gala/Gold Sponsor	5,500	5,500
03/25/2013	Community Access to the Arts, Inc	Producer Level sponsor for the Gala	2,500	2,500
03/26/2013	United Way of the Pioneer Valley	2013 United Way Regional Matching Donation	8,090	8,090
03/26/2013	United Way of Franklin County	2013 United Way Regional Match Donation	104	104
03/26/2013	United Way of Trn-County	2013 United Way Regional Match Donation	2,325	2,325
03/26/2013	United Way of MA Bay & Merrimack Valley	2013 United Way Regional Match Donation	4,460	4,460
03/26/2013	United Way of Central Massachusetts	2013 United Way Regional Match Donation	130	130
03/26/2013	United Way of the Greater Capital Region	2013 United Way Regional Match Donation	8,400	8,400
03/26/2013	Trn-County United Way	2013 United Way Regional Match Donation	100	100
03/26/2013	United Way of the Valley & Greater Utica	2013 United Way Regional Match Donation	100	100
03/26/2013	United Way of Central New York	2013 United Way Regional Match Donation	200	200
03/26/2013	United Way of Rutland County	2013 United Way Regional Match Donation	1,046	1,046
03/26/2013	Granite United Way	2103 United Way Regional Match Donation	889	889
03/26/2013	United Way of Central & Northeastern CT	2013 United Way Regional Match Donation	5,605	5,605
03/27/2013	Horizons for Homeless Children	painting of classrooms/field trips/activities	2,500	2,500
04/09/2013	Community Health Programs, Inc	support for Integrated Family Programs	5,000	5,000
04/09/2013	MA Immigrant & Refugee Advocacy Center	Berkshire Immigrant Center	4,000	4,000
04/16/2013	Westfield Food Pantry	Volunteer of the Year Teddi Aveni	500	500
04/16/2013	Ryan Weirten MIOP Foundation	Volunteer of the Year Michelle Rouleau	500	500
04/16/2013	Utica Rescue Mission	Volunteer of the Year Lisa Davison	250	250
04/16/2013	Rome Rescue Mission, Inc	Volunteer of the Year Lisa Davison	250	250
04/16/2013	The Compassionate Friends, Inc	Volunteer of Year Chuck Sharp	250	250
04/16/2013	You Are Never Alone Foundation, Inc	Volunteer of Year Chuck Sharp	250	250
04/16/2013	Berkshire South Regional Community Center	Child Care Program Volunteer of Year donation	250	250
04/16/2013	Community Health Programs, Inc	Volunteer of the Year Tara Kimberly	250	250
04/16/2013	BBBS of the Capital Region, Inc	grant to purchase 15 bikes	2,000	2,000
04/30/2013	American Cancer Society	Albany-Colonie Relay For Life	1,000	1,000
04/30/2013	American Cancer Society	Relay For Life of Rutland County	1,000	1,000
04/30/2013	The Kelly Brush Foundation	8th Annual Kelly Brush Century Race	1,250	1,250
05/06/2013	The Leukemia & Lymphoma Society	2012 payable	5,000	5,000
05/09/2013	Goodwill Industries of the Berkshires	Popcorn Wagon pledge	500	500
05/10/2013	American School for the Deaf	Early Childhood Intervention Program	2,000	2,000
05/10/2013	National Conference for Community/Justice	2013 Human Relations Award Banquet	3,000	3,000
05/13/2013	Jimmy Fund Golf Tour/J Vinick Memorial	Cart Sponsor	2,000	2,000
05/14/2013	STRIDE, Inc	Strides 4 STRIDE 5K	3,000	3,000
05/14/2013	American Red Cross of Northeastern NY	2013 Corporate Partnership Program	2,500	2,500
05/15/2013	Charley's Fund, Inc	Charley Ride 2013	250	250
05/15/2013	Rome Rescue Mission, Inc	reimbursement for Company-Wide Volunteer Day	191	191
05/21/2013	Saint Francis Foundation	Swing & Miracles Birdie Sponsorship	3,000	3,000
05/21/2013	Interfaith Council of The Northshire	Summer Lunch Program	400	400
05/24/2013	AIDS Community Resources	21st Annual AIDS Walk/Run	1,000	1,000
05/24/2013	Vera House, Inc	Youth Prevention & Education Program	2,500	2,500

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS PAID
YEAR ENDED 12/31/2013

05/24/2013	Big Brothers Big Sisters/UCS-VT	Bowl-A-Thon replacement check	250	250
06/05/2013	National Conference for Community/Justice	Gold Sponsor	5,000	5,000
06/17/2013	Trustees of Noble Hospital	1st pymt of 2 yr. \$10,000 pledge to remodel front entrance	5,000	5,000
06/17/2013	Open Pantry Community Services, Inc	Emergency Food Pantry donation	1,500	1,500
06/17/2013	Roca Inc	intervention program for high-risk men	2,000	2,000
06/17/2013	Brightside for Families & Children	33rd Annual Golf Classic/Cart Sponsor	2,500	2,500
06/18/2013	Rutland Area Visiting Nurse Assoc & Hosp	funding support for various programs	4,000	4,000
06/18/2013	YMCA of Metropolitan Hartford, Inc	Teen Incentive Program	5,000	5,000
06/20/2013	Community Services	funding to support meals for the critically ill	2,000	2,000
06/25/2013	St. Joseph's Hospital Health Center Fou	celebration donation	5,500	5,500
07/08/2013	Berkshire County ARC, Inc	Respite Services	10,000	10,000
07/09/2013	Community Caregivers, Inc	Expansion of services to the City of Albany	2,000	2,000
07/09/2013	St. Catherine's Center for Children	Manilac Family Homeless Shelter	1,500	1,500
07/18/2013	American Red Cross of Berkshire County	Double Eagle Sponsorship	10,000	10,000
07/19/2013	Additions Care Center of Albany, Inc	5th Annual Start Smart Field Day	1,000	1,000
07/31/2013	HomeStart, Inc	Friend of HomeStart donation	1,000	1,000
08/01/2013	Community Solutions, Inc	program to reintegrate incarcerated individuals	5,000	5,000
08/01/2013	VT-NH Komen Race for the Cure	walk on September 21, 2013	500	500
08/07/2013	St. George Greek Orthodox Church	funding to support their Greek Festival	500	500
08/16/2013	Maraans of the Immaculate Conception	"Slice of Heaven" golf tournament	2,500	2,500
08/16/2013	Goodwill Industries of the Berkshires	Popcorn Wagon pledge	500	500
08/22/2013	Alcohol & Drug Recovery Centers, Inc	Detoxification Center	3,000	3,000
08/27/2013	Salvation Army Springfield Citadel	Coats for Kids	4,500	4,500
09/11/2013	South Congregational Church Food Pantry	"Thanksgiving Angels" turkey purchases	500	500
09/19/2013	Our Community Food Pantry Inc	Granville and Tolland food pantry donation	500	500
09/20/2013	One Fund Boston Inc	donation on behalf of the Boston Marathon bombing	10,000	10,000
10/01/2013	Saint Frances Hospital and Medical Center	Curtis D. Robinson Men's Health Institute	5,000	5,000
10/01/2013	Brain Injury Alliance of Connecticut	BIAC Helpline	1,000	1,000
10/01/2013	Nutmeg Big Brothers Big Sisters	Community-Based Mentoring Program	2,000	2,000
10/01/2013	Chenish the Children Foundation	12th Annual Star Bright Night fundraiser	1,000	1,000
10/01/2013	Tr-County ARC, Inc	"A Chance to Dance"	250	250
10/02/2013	Southern Saratoga County Chapter Angels	"An Evening for the Children"	500	500
10/04/2013	St. Peter's Hospital Foundation	2011 payable	10,000	10,000
10/09/2013	Ava Dorfman Senior Center	Elevator Repair for the Adult Day Program	400	400
10/11/2013	HARC, Inc	Silver Screen - annual auction sponsorship	1,000	1,000
10/17/2013	Black River Good Neighbor Services, Inc	Stick Season Social event	500	500
10/23/2013	DCF Kids Fund, Inc	DCF Kids Fund "Holiday" Initiative	1,000	1,000
10/23/2013	Arlington Area Childcare, Inc	"Kids On Ice" program	400	400
10/30/2013	American Cancer Society	Eastern Division 3rd & final payment	5,000	5,000
10/31/2013	Cornestone Foundation, Inc	"Soupfest"	400	400
10/31/2013	Community Enterprises, Inc	Community Employment funding support	500	500
10/31/2013	Albany Police Athletic League (PAL)	City of Albany programs for at-risk youth	1,500	1,500
11/04/2013	Safe Passage, Inc	"Hot Chocolate Run" December 8, 2013	600	600
11/07/2013	The Vermont Foodbank	funds for the Arlington Area Christmas Project	400	400
11/08/2013	Mercy Community Health, Inc	BRIDGES Program	1,000	1,000
11/08/2013	Hockanum Valley Community Council, Inc	food pantry funding support	500	500
11/12/2013	Gill Old Fellows Home	New dishwashing system	2,000	2,000
11/13/2013	Lazarus House Inc	Thanksgiving Holiday Project	680	680
11/13/2013	Additions Care Center of Albany, Inc	6th Annual Smart Start Field Day	1,500	1,500
11/13/2013	Circles of Mercy, Inc	VITA Tax Prep and Financial Literacy Program	1,000	1,000
11/13/2013	Capital Area Council of Churches	The Emergency Overflow Shelter	1,000	1,000
11/13/2013	Regional Food Bank of Northeastern NY	Store Donation & Distribution Program	10,000	10,000
11/19/2013	Interfaith Council of The Northshire	Special Donation	1,000	1,000
11/19/2013	Community Food Cupboard, Inc	Special Donation	1,000	1,000
11/19/2013	BROC Community Action in SWVT	Special donation to the Rutland Food Shelf	1,000	1,000
11/19/2013	Black River Good Neighbor Services Inc	Special Donation for the Arlington Food Shelf Inc	1,000	1,000
11/19/2013	Vermont Food Bank	Special Donation to the Community Sharing Project	1,000	1,000
11/19/2013	United Church of Dorset & East Rupert	Special Donation for the Whitehall Emergency Food Pantry	1,000	1,000
11/19/2013	Whitehall United Methodist Church			

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS PAID
YEAR ENDED 12/31/2013

11/19/2013	Rutland Area Food Shelf, Inc	Special Donation for the Rutland Community Cupboard	1 000	1 000
11/19/2013	Toys for Tots-Albany	funding support to purchase toys for children in need	1 000	1 000
11/19/2013	SADA Charity Preview, Inc	2014 SADA Charity Preview	2 000	2 000
11/20/2013	Special Olympics Vermont	2014 North Bennington Penguin Plunge	500	500
11/20/2013	YWCA of Western MA	Y Run for Women Supporting Sponsor	500	500
11/26/2013	Boston Police Athletic League/Rodman Ride	Top Charitable Contributor Speech (24 additional words)	600	600
11/27/2013	Rutland Region Workforce Investment Board	Three Steps Forward Program	3 000	3 000
11/27/2013	United Way of Rome & Western Oneida Cty	2014 Annual Campaign Programs	12 500	12 500
11/29/2013	Albany Medical Center Foundation	3 yrs left on 5 yr \$50 000 pledge	10 000	10 000
11/29/2013	Memmack Valley Food Bank	Food Bank donation	200	200
11/29/2013	The Salvation Army of Lowell	Holiday Appeal	200	200
12/05/2013	Fairview Hospital	Golf Classic replacement check	5 000	5 000
12/11/2013	Northeast Health Foundation	Walk a Mile in Her Shoes event on 4/4/13	2 500	2 500
12/13/2013	Soldier On Inc	Spaghett Dinner/Eagle Santa Fund	1 000	1 000
12/16/2013	Alzheimer's Association	special donation	1 000	1 000
12/16/2013	Ronald McDonald House	special donation	1 000	1 000
12/16/2013	Livestrong Foundation	special donation	1 000	1 000
12/16/2013	American Cancer Society	special donation	1 000	1 000
12/16/2013	Moments House, Inc	funding to support programs plus special donation	2 500	2 500
12/18/2013	Rescue Mission of Syracuse	Freeze Out 5K Run/Walk	1 500	1 500
12/20/2013	Salvation Army of Pittsfield	special donation to purchase Christmas gifts	500	500
12/20/2013	Center for Disability Services	Employ Adults with Disabilities	10 000	10 000
12/26/2013	Berkshire Retirement Home, Inc	support for programs and services	500	500
12/30/2013	Larry Vinkler Memorial Defibrillator Fund	on behalf of the Shenendehowa Field Hockey Booster	300	300
			\$ 972,077	\$ 48,200
			\$ 182,844	\$ 360,513
			\$ 380,520	

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS APPROVED FOR FUTURE PAYMENT
DECEMBER 31, 2013

Name	Memo	Amount
Downtown Pittsfield Cultural Association, Inc.	Final payments on pledges	4,500
Capital Region Sponsor-A-Scholar, Inc.	Final payments on pledges	8,000
Upstate Cerebral Palsy	Final payments on pledges	6,250
IS 183 Art School of the Berkshires, Inc	Final payments on pledges	5,000
Albany Medical Center Foundation	Final payments on pledges	20,000
YMCA of Rome, NY	Final payments on pledges	16,500
The Albany Promise	Final payments on pledges	20,000
St Peter's Hospital Foundation	Final payments on pledges	20,000
Trustees of Noble Hospital	Final payments on pledges	5,000
Norman Rockwell Museum	Final payments on pledges	20,000
	Present value factor	<u>(1,740)</u>
		<u><u>123,510</u></u>