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

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2014

Open to Public Inspection

For calendar year 2014, or tax year beginning , 2014, and ending

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

A Employer identification number
04-3365869

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

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 ▶ ☐

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)
▶ \$ 14,902,940.

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

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)
REVENUE				
1 Contributions, gifts, grants, etc. (attach schedule)				
2 Ck ▶ ☒ if the foundn is not required to attach Sch B				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	457,030.	457,030.		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	888,600.			
b Gross sales price for all assets on line 6a 4,014,832.				
7 Capital gain net income (from Part IV, line 2)		888,600.		
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 or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	1,345,630.	1,345,630.	0.	
ADMINISTRATIVE AND OPERATING EXPENSES				
13 Compensation of officers, directors, trustees, etc	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach sch) SEE ST 1	9,000.			9,000.
c Other prof fees (attach sch) SEE ST 2	90,845.	77,518.		13,327.
17 Interest	35,197.	35,197.		
18 Taxes (attach schedule)(see instrs) SEE STM 3	13,486.	1,167.		
19 Depreciation (attach sch) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)				
SEE STATEMENT 4	222,644.			222,644.
24 Total operating and administrative expenses. Add lines 13 through 23	371,172.	113,882.		244,971.
25 Contributions, gifts, grants paid PART XV	843,109.			922,792.
26 Total expenses and disbursements. Add lines 24 and 25	1,214,281.	113,882.	0.	1,167,763.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	131,349.			
b Net investment income (if negative, enter -0-)		1,231,748.		
c Adjusted net income (if negative, enter -0-)			0.	

914,152

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	246,974.	707,311.	707,311.
	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	4,982.	3,563.	3,563.
	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 5	12,112,659.	10,730,929.	14,116,042.
	14 Land, buildings, and equipment: basis			
	Less: accumulated depreciation (attach schedule)			
	15 Other assets (describe SEE STATEMENT 6)	66,917.	76,024.	76,024.
	16 Total assets (to be completed by all filers — see the instructions. Also, see page 1, item I)	12,431,532.	11,517,827.	14,902,940.
	17 Accounts payable and accrued expenses	27,382.	2,485.	
	18 Grants payable	123,510.	43,827.	
	19 Deferred revenue			
FUND ASSETS OR LIABILITIES	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)	1,337,975.	397,500.	
	22 Other liabilities (describe)	1.		
	23 Total liabilities (add lines 17 through 22)	1,488,868.	443,812.	
	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ☒			
	24 Unrestricted	10,942,664.	11,074,015.	
	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, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	10,942,664.	11,074,015.	
	31 Total liabilities and net assets/fund balances (see instructions)	12,431,532.	11,517,827.	

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	10,942,664.
2 Enter amount from Part I, line 27a	2	131,349.
3 Other increases not included in line 2 (itemize) SEE STATEMENT 7	3	2.
4 Add lines 1, 2, and 3	4	11,074,015.
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	11,074,015.

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) 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	(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
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	888,600.
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))
2013	1,373,983.	15,559,213.	0.088307
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

2 Total of line 1, column (d)	2	0.350668
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	0.070134
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	15,393,921.
5 Multiply line 4 by line 3	5	1,079,637.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	12,317.
7 Add lines 5 and 6	7	1,091,954.
8 Enter qualifying distributions from Part XII, line 4	8	1,167,763.

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

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	12,317.
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	12,317.
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	12,317.
6 Credits/Payments			
a 2014 estimated tax pmts and 2013 overpayment credited to 2014 . . .	6 a	15,880.	
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	15,880.	
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	3,563.	
11 Enter the amount of line 10 to be. Credited to 2015 estimated tax 3,563. Refunded	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 Instructions for the definition)? <i>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</i>		X
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? <i>If 'Yes,' attach a detailed description of the activities</i>		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? <i>If 'Yes,' attach a conformed copy of the changes</i>		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? <i>If 'Yes,' attach the statement required by General Instruction T.</i>		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? <i>If 'Yes,' complete Part II, column (c), and Part XV</i>	X	
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) DE MA		
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 <i>General Instruction G</i> ? <i>If 'No,' attach explanation</i>	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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? <i>If 'Yes,' complete Part XIV.</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If 'Yes,' attach a schedule listing their names and addresses</i>		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 2014, 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 FinCEN Form 114, (formerly 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 2014?	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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014?	☐ 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 2014 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 2014)	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 2014?	4 b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** 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 4945(d)(4)(A)? (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)?

5b

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?N/A ☐ Yes ☐ No

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

6a 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?

6b

X

If 'Yes' to 6b, file Form 8870

7a 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?

N/A

7b

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	202,468.
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	15,191,393.
b	Average of monthly cash balances	1 b	357,366.
c	Fair market value of all other assets (see instructions)	1 c	79,587.
d	Total (add lines 1a, b, and c)	1 d	15,628,346.
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	15,628,346.
4	Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	234,425.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	15,393,921.
6	Minimum investment return. Enter 5% of line 5	6	769,696.

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	769,696.
2a	Tax on investment income for 2014 from Part VI, line 5	2 a	12,317.
b	Income tax for 2014. (This does not include the tax from Part VI)	2 b	
c	Add lines 2a and 2b	2 c	12,317.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	757,379.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	757,379.
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	757,379.

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	1,167,763.
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	1,167,763.
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	12,317.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,155,446.

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				757,379.
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			0.	
b Total for prior years 20__, 20__, 20__		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009	593,675.			
b From 2010	596,961.			
c From 2011	546,289.			
d From 2012	461,361.			
e From 2013	627,712.			
f Total of lines 3a through e	2,825,998.			
4 Qualifying distributions for 2014 from Part XII, line 4: ▶ \$ 1,167,763.				
a Applied to 2013, 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 2014 distributable amount				757,379.
e Remaining amount distributed out of corpus	410,384.			
5 Excess distributions carryover applied to 2014. (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	3,236,382.			
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 2013 Subtract line 4a from line 2a Taxable amount — see instructions			0.	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required — see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	593,675.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	2,642,707.			
10 Analysis of line 9.				
a Excess from 2010	596,961.			
b Excess from 2011	546,289.			
c Excess from 2012	461,361.			
d Excess from 2013	627,712.			
e Excess from 2014	410,384.			

Part XIV	Private Operating Foundations (see instructions and Part VII-A, question 9)
-----------------	--

N/A

- 1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a 'Assets' alternative test — enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b 'Endowment' alternative test — enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c 'Support' alternative test — enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV **Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year – see instructions.)

1 Information Regarding Foundation Managers:

- a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

NONE

- b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest:

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc. Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

SEE STATEMENT 10

- b** The form in which applications should be submitted and information and materials they should include:

SEE STATEMENT FOR LINE 2A

- c** Any submission deadlines:

SEE STATEMENT FOR LINE 2A

- d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

SEE STATEMENT FOR LINE 2A

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	922,792.
Total			3 a	922,792.
<i>b Approved for future payment</i> SEE ATTACHED LISTING	NONE	N/A	SEE ATTACHED LISTING	43,827.
Total			3 b	43,827.

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

	Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		
a Transfers from the reporting foundation to a noncharitable exempt organization of.		
(1) Cash		X
(2) Other assets		X
b Other transactions:		
(1) Sales of assets to a noncharitable exempt organization		X
(2) Purchases of assets from a noncharitable exempt organization		X
(3) Rental of facilities, equipment, or other assets		X
(4) Reimbursement arrangements		X
(5) Loans or loan guarantees		X
(6) Performance of services or membership or fundraising solicitations		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees		X

d If the answer to any of the above is 'Yes,' complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ...

☐ Yes ☒ No

b If 'Yes,' complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

Date _____

SECRETARY

Title

May the IRS discuss this return with the preparer shown below (see instructions)?

☒ Yes ☐ No**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if self-employed

PTIN

BARRY J. CLAIRMONT

Firm's name ▶ LOMBARDI, CLAIRMONT & KEEGAN, CPA'S

Firm's EIN ▶ 04-2511474

Firm's address ▶ 35 PEARL STREET

Phone no (413) 499-3733

PITTSFIELD, MA 01201-4718

BAA

Form 990-PF (2014)

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

STATEMENT 1
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	\$ 9,000.			\$ 9,000.
TOTAL	<u>\$ 9,000.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>	<u>\$ 9,000.</u>

STATEMENT 2
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	\$ 9,467.			\$ 9,467.
BOOKKEEPING	3,860.			3,860.
INVESTMENT FEES	77,518.	\$ 77,518.		
TOTAL	<u>\$ 90,845.</u>	<u>\$ 77,518.</u>	<u>\$ 0.</u>	<u>\$ 13,327.</u>

STATEMENT 3
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	\$ 12,319.			
FOREIGN TAXES	1,167.	\$ 1,167.		
TOTAL	<u>\$ 13,486.</u>	<u>\$ 1,167.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>

STATEMENT 4
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	\$ 7,652.			\$ 7,652.
SPECIAL PROJECTS EXPENSE	5,579.			5,579.
MANAGEMENT FEES	202,468.			202,468.
OFFICE EXPENSE	6,731.			6,731.
MARKETING	44.			44.
FILING FEES	125.			125.
MEMBERSHIP FEES	45.			45.
TOTAL	<u>\$ 222,644.</u>	<u>\$ 0.</u>	<u>\$ 0.</u>	<u>\$ 222,644.</u>

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

STATEMENT 5
FORM 990-PF, PART II, LINE 13
INVESTMENTS - OTHER

	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
<u>OTHER INVESTMENTS</u>			
INVESTMENTS IN MARKETABLE SECURITIES	COST	\$ 10,730,929.	\$ 14,116,042.
	TOTAL	<u>\$ 10,730,929.</u>	<u>\$ 14,116,042.</u>

STATEMENT 6
FORM 990-PF, PART II, LINE 15
OTHER ASSETS

	BOOK VALUE	FAIR MARKET VALUE
COLLECTION - POPCORN WAGON	\$ 37,193.	
ACCRUED INCOME	38,831.	
ACCRUED INCOME		\$ 38,831.
COLLECTION - POPCORN WAGON		37,193.
	TOTAL	<u>\$ 76,024.</u>
		<u>\$ 76,024.</u>

STATEMENT 7
FORM 990-PF, PART III, LINE 3
OTHER INCREASES

NET UNREALIZED GAINS OR LOSSES ON INVESTMENTS	TOTAL	\$ 2.
		<u>\$ 2.</u>

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	AFLAC INC 3.45%	PURCHASED	8/09/2010	
2	ALLERGAN 3.375%	PURCHASED	6/20/2013	
3	AMERICAN EXPRESS 2.8%	PURCHASED	9/19/2011	
4	AMGEN INC 3.45%	PURCHASED		
5	ASTRAZENECA 1.95%	PURCHASED		
6	36000 AT&T 2.5%	PURCHASED	7/30/2010	7/15/2014
7	100000 BOEING 3.5%	PURCHASED	7/28/2009	5/16/2014
8	BOSTON PPTYS LTD 3.7%	PURCHASED	11/10/2011	
9	COLGATE PALMOLIVE 3.15%	PURCHASED	8/05/2009	
10	100000 DANAHER CORP 2.3%	PURCHASED	6/23/2011	8/18/2014
11	DISNEY WALT CO 2.75%	PURCHASED	3/20/2013	
12	DR. PEPPER SNAPPLE GROUP 2.6%	PURCHASED	11/15/2011	
13	100000 FPL GROUP 2.6%	PURCHASED	8/31/2010	1/02/2015
14	100000 HEWLETT PACKARD 2.125%	PURCHASED	9/13/2010	5/28/2014
15	HEWLETT PACKARD 2.2%	PURCHASED	12/02/2010	
16	HOME DEPOT INC 2.25%	PURCHASED	6/09/2014	

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
17	INTEL 3.3%	PURCHASED	5/14/2013	
18	NIKE 2.25%	PURCHASED		
19	PETROBRAS INTERNATIONAL 3.5%	PURCHASED	2/06/2012	
20	100000 PRAXAIR INC 3.25%	PURCHASED	9/01/2009	12/05/2014
21	50000 PROCTOR & GAMBLE 3.5%	PURCHASED	2/06/2009	12/05/2014
22	100000 SHELL 3.25%	PURCHASED	9/22/2009	12/05/2014
23	SMUCKER J M CO 3.5%	PURCHASED	10/18/2011	
24	STATE STREET CORP 2.875%	PURCHASED	3/07/2011	
25	100000 STATOILHYDRO ASA 2.9%	PURCHASED	10/15/2009	5/16/2014
26	TEVA PHARMACEUTICAL FIN III 3%	PURCHASED	6/18/2010	
27	THERMO FISHER SCIENTIFIC 1.85%	PURCHASED	2/27/2013	
28	TRANSCANADA CORP 3.8%	PURCHASED	9/23/2013	
29	100000 WELLS FARGO 3.75%	PURCHASED	10/01/2009	5/16/2014
30	2040 ISHARES TR IBOX \$INVESTMENT GRADE CORP	PURCHASED		
31	485 AMGEN INC.	PURCHASED		
32	699 APPLE	PURCHASED		
33	693 CELGENE CORP	PURCHASED		
34	1,500 CHEVRON CORP	PURCHASED		
35	482 CONOCOPHILLIPS	PURCHASED		
36	307 DISNEY WALT CO	PURCHASED		
37	228 DOMINION RES	PURCHASED		
38	768 E M C CORP	PURCHASED		2/11/2014
39	2,013 FAMILY DOLLAR STORES	PURCHASED		
40	348 GENERAL MILLS	PURCHASED		6/11/2014
41	283 GILEAD SCIENCES INC	PURCHASED		
42	174 GOOGLE INC	PURCHASED		
43	1 HALYARD HEALTH INC	PURCHASED		11/20/2014
44	851 INTERNATIONAL BUSINESS MACHINES	PURCHASED		1/22/2014
45	392 KIMBERLY CLARK	PURCHASED		6/11/2014
46	1,240 L-3 COMMUNICATIONS	PURCHASED		1/28/2014
47	402 LILLY ELI & CO	PURCHASED		6/30/2014
48	857 MCDONALDS	PURCHASED		4/07/2014
49	265 NEXTERA ENERGY	PURCHASED		6/09/2014
50	1 NIKE INC	PURCHASED		12/31/2014
51	398 NOVARTIS AG SPONSORED ADR	PURCHASED		
52	1,135 NOVO-NORDISK AS ADR	PURCHASED		
53	1,335 PALO ALTO NETWORKS INC	PURCHASED		
54	1,175 PROCTER & GAMBLE	PURCHASED		2/11/2014
55	624 QUALCOMM INC	PURCHASED		7/11/2014
56	709 SCHLUMBERGER LTD	PURCHASED		
57	1,290 SOUTHERN CO	PURCHASED		7/30/2014
58	116 TJX COS	PURCHASED		2/11/2014
59	445 UNION PACIFIC CORP	PURCHASED		
60	117 VISA INC	PURCHASED		2/11/2014
61	745 WELLS FARGO	PURCHASED		
62	1,000 MERRILL LYNCH PFD	PURCHASED		10/07/2014
63	2,031 ADIRONDACK SMALL CAP	PURCHASED		
64	2885 ISHARES RUSSELL MIDCAP GROWTH	PURCHASED		
65	1632 ISHARES TR DOW JONES US TELECOMMUNICATIONS	PURCHASED		2/11/2014
66	1300 SPDR GOLD TR GOLD	PURCHASED		12/05/2014
67	VANGUARD INDEX FDS REIT	PURCHASED		
68	15,000 BERKSHIRE HILLS BANCORP	PURCHASED	7/12/2000	12/26/2014

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)
1	0.		923.	-923.				\$ -923.
2	0.		1,193.	-1,193.				-1,193.
3	0.		664.	-664.				-664.
4	0.		925.	-925.				-925.
5	0.		688.	-688.				-688.
6	36,855.		36,469.	386.				386.
7	102,266.		101,198.	1,068.				1,068.
8	0.		71.	-71.				-71.
9	0.		890.	-890.				-890.
10	103,099.		100,162.	2,937.				2,937.
11	0.		269.	-269.				-269.
12	0.		1,422.	-1,422.				-1,422.
13	101,102.		101,232.	-130.				-130.
14	101,892.		101,003.	889.				889.
15	0.		112.	-112.				-112.
16	0.		147.	-147.				-147.
17	0.		574.	-574.				-574.
18	0.		7.	-7.				-7.
19	0.		163.	-163.				-163.
20	101,766.		100,801.	965.				965.
21	50,246.		50,841.	-595.				-595.
22	102,077.		100,950.	1,127.				1,127.
23	0.		488.	-488.				-488.
24	0.		622.	-622.				-622.
25	100,919.		100,670.	249.				249.
26	0.		1,037.	-1,037.				-1,037.
27	0.		250.	-250.				-250.
28	0.		1,249.	-1,249.				-1,249.
29	101,117.		100,530.	587.				587.
30	240,685.		240,113.	572.				572.
31	70,155.		28,745.	41,410.				41,410.
32	74,385.		38,819.	35,566.				35,566.
33	88,403.		58,864.	29,539.				29,539.
34	183,391.		125,351.	58,040.				58,040.
35	38,964.		28,007.	10,957.				10,957.
36	23,885.		10,327.	13,558.				13,558.
37	15,473.		9,872.	5,601.				5,601.
38	18,582.		18,356.	226.				226.
39	153,675.		111,909.	41,766.				41,766.
40	19,235.		12,426.	6,809.				6,809.
41	29,011.		22,516.	6,495.				6,495.
42	115,798.		73,777.	42,021.				42,021.
43	28.		16.	12.				12.
44	160,437.		99,049.	61,388.				61,388.
45	43,811.		26,799.	17,012.				17,012.
46	132,967.		95,619.	37,348.				37,348.
47	25,182.		17,257.	7,925.				7,925.
48	83,744.		38,634.	45,110.				45,110.
49	25,714.		15,609.	10,105.				10,105.
50	29,246.		11,063.	18,183.				18,183.
51	35,270.		22,670.	12,600.				12,600.
52	48,561.		24,130.	24,431.				24,431.
53	138,536.		81,566.	56,970.				56,970.

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)
54	90,186.		81,556.	8,630.				\$ 8,630.
55	50,353.		39,756.	10,597.				10,597.
56	66,025.		49,892.	16,133.				16,133.
57	57,604.		49,923.	7,681.				7,681.
58	6,865.		2,685.	4,180.				4,180.
59	75,953.		39,536.	36,417.				36,417.
60	25,519.		22,213.	3,306.				3,306.
61	35,015.		26,371.	8,644.				8,644.
62	25,671.		25,000.	671.				671.
63	44,568.		36,402.	8,166.				8,166.
64	248,251.		216,780.	31,471.				31,471.
65	45,867.		39,940.	5,927.				5,927.
66	149,737.		225,230.	-75,493.				-75,493.
67	0.		3,904.	-3,904.				-3,904.
68	396,741.		150,000.	246,741.				246,741.
TOTAL								\$ 888,600.

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.
JOSEPHINE IANNELLI 66 WEST STREET PITTSFIELD, MA 01201	TREASURER 0	0.	0.	0.

BERKSHIRE BANK FOUNDATION, INC.

04-3365869

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

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED</u>	<u>COMPEN- SATION</u>	<u>CONTRI- BUTION TO EBP & DC</u>	<u>EXPENSE ACCOUNT/ OTHER</u>	
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.	
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: LORI GAZZILLO, EXECUTIVE DIRECTOR

NAME: LORI GAZZILLO, EXECUTIVE DIRECTOR

CARE OF: LORI GAZZILLO, EXECUTIVE DIRECTOR

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 12/31/2014

Date	Name	Memo	Amount	Arts & Culture	Commun. & Econ. Devel	Education	Health & Human Serv.
1/2/14	SUNY Geneseo	Sufyan Ahmad ID# G00589298	1,500 00			1,500 00	
1/2/14	Baldwin Wallace University	Alexis M Bravo ID# 0513158	1,500 00			1,500 00	
1/6/14	Le Moyne College	Casslyn M Wolff ID# 001092755	1,500 00			1,500 00	
1/6/14	Marist College	Nikolas Dobies ID# 20047871	1,500 00			1,500 00	
1/8/14	The Albany Promise		10,000 00		10,000 00		
1/9/14	Connecticut College	scholarship for Mollie Marie Dimise ID# 00352424	1,500 00			1,500 00	250 00
1/9/14	Tn-County ARC, Inc	"A Chance to Dance" replacement of check # 1905	250 00				
1/10/14	University of Florida	Andrea Barros ID# 78189670	1,500 00			1,500 00	
1/15/14	Scotia-Glenville Central Schools	GIVE Service Learning Program	1,500 00			1,500 00	
1/15/14	BBBS of the Capital Region, Inc	1st pynt of 3 year, \$30,000 grant for mentoring opportunities for at-risk youth	10,000 00				10,000 00
1/15/14	Capital District Community Gardens, Inc	Taste Good Series	500 00				500 00
1/16/14	Regreen Springfield, Inc	Saratoga Springs Tour de Cure	3,000 00				3,000 00
1/16/14	Emmanuel College	"A Living Classroom for the Community" Springfield's Riverfront Park scholarship for Simone R. Thibault ID# 0870863	5,000 00		5,000 00		
1/16/14	University of Massachusetts Amherst	scholarship for Michelle Lynn Haspelagh ID# 28124031	1,500 00			1,500 00	
1/16/14	University of Massachusetts Dartmouth	scholarship for Toby Michael Alves, Jr ID# 01394571	1,500 00			1,500 00	
1/21/14	Rochester Institute of Technology	Scholarship for Cassandra Martin ID# 59100-9488	1,500 00			1,500 00	
1/21/14	Maine College of Art	scholarship payment for Rachel Larkin ID# 91281	1,500 00			1,500 00	
1/24/14	CAN-DO, Inc	funding support for their 11th Annual YIMBY Celebration	2,500 00		2,500 00		
1/24/14	COGIC Family Services Inc	"Lift Every Voice" Lecture Series	1,000 00		1,000 00		
1/30/14	Siena College	scholarship for Shannon L. Houghtlin ID# 901745363	1,500 00			1,500 00	
2/3/14	Mapleshade Elementary School	funding to support their purchase of 30, A 12 Robot Lego Mindstorm EV3 starter kits	1,000 00			1,000 00	
2/3/14	Downtown Pittsfield Cultural Association	Free community events	4,500 00		4,500 00		
2/3/14	ISI83		5,000 00	3,000 00	5,000 00		
2/7/14	Bennington Museum, Inc	Three Vermont Impressionist 2014 Spring Exhibition	3,000 00				1,500 00
2/14/14	Sunnyview Hospital & Rehab Center Found	funding to support the Schenectady County Head Start	1,500 00			2,000 00	
2/18/14	Hillcrest Educational Centers, Inc	Blarney Stone Sponsorship	2,000 00				
2/19/14	Longmeadow Historical Society	Long Meddowe Days 2014	500 00		500 00		
2/19/14	Harold Grnsponoon Charitable Foundation	Live Elevator Pitch Competition	1,000 00		1,000 00		
2/19/14	Valley Community Development Corporation	Homeownership Assistance Center	2,500 00		2,500 00		
2/21/14	Junior Achievement of Northeastern NY	Loudonville Branch Opening Grant Award	5,000 00			5,000 00	
2/24/14	North Colone School District	donation on behalf of the Loudonville Branch Opening to the Southgate Elementary School	5,000 00			5,000 00	
2/27/14	YMCA of Rome, NY		8,500 00		8,500 00		
2/28/14	Town of Cairo	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Women's Employment Resource Center, Inc	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Family Nurturing Center of CNY	BOA Berkshire Bank Community Grant - division of Kids Oneida, Inc	1,000 00		1,000 00		
2/28/14	W/SHFUI THINKING FOUNDATION, INC	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Crandall Library	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Edmund Niles Huyck Preserve, Inc	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Hudson City School District	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Elizabeth Cady Stanton Hometown Assoc	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Officer Joseph D. Corr Foundation	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Mt Markham Central School Dist Found	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Chatham Area Silent Pantry, Inc.	BOA Berkshire Bank Community Grant	1,000 00		1,000 00		
2/28/14	Little Falls HALO	BOA Berkshire Bank Community Grant	1,000 00			1,000 00	
2/28/14	Charlie's Pantry (Immaculate Conception)	BOA Berkshire Bank Community Grant	1,000 00			1,000 00	
2/28/14	Center for Disability Services	BOA Prospect Child & Family Center Community Grant	1,000 00			1,000 00	
2/28/14	Feed Our Vets Inc	BOA Berkshire Bank Community Grant	1,000 00			1,000 00	
2/28/14	Stevens Swan Humane Society	BOA Berkshire Bank Community Grant	1,000 00			1,000 00	
3/3/14	Herkimer County Historical Society	BOA Berkshire Bank Community Grant to be presented during Customer Appreciation Week	1,000 00			1,000 00	
3/5/14	United Way of Rutland County, Inc	2014 United Way regional matching grant	103 00				103 00
3/5/14	United Way of Central & Northeastern CT	2014 United Way regional matching grant	4,255 00				4,255 00
3/5/14	United Way of the Pioneer Valley	2014 United Way regional matching grant	4,428 00				4,428 00
3/5/14	United Way of Franklin County, Inc	2014 United Way regional matching grant	455 00				455 00
3/5/14	Tn-County United Way, Inc	2014 United Way regional matching grant	200 00				200 00
3/5/14	United Way of MA Bay & Merrimack Valley	2014 United Way regional matching grant	6,758 00				6,758 00

**BERKSHIRE BANK FOUNDATION, INC.
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3/5/14	United Way of Central New York, Inc	2014 United Way regional matching grant	2,433 00			2,433 00
3/5/14	Granite United Way	2014 United Way regional matching grant	620 00			620 00
3/6/14	The Mayor's Charity Ball	The Mayor's Charity Ball	1,000 00	1,000 00		
3/6/14	Cherish the Children Foundation, Inc	Education Support Program	2,000 00		2,000 00	
3/6/14	Hartford Stage Company, Inc	Financial Literacy Program	3,000 00		3,000 00	
3/6/14	YWCA of Hartford Region	2014 Money Conference for Women	2,500 00		2,500 00	
3/6/14	BBBS of Bennington County	27th Annual Bowl for Kids' Sake	350 00			350 00
3/6/14	National Conference for Community/Justice	Bronze Level sponsorship	3,000 00			3,000 00
3/6/14	Northeast Parent & Child Society, Inc	Career Services Youth Build Program	7,500 00			7,500 00
3/12/14	Albany Institute of History & Art	Family Activities/Programming for GE Presents The Mystery of the Albany Mummies	1,000 00	1,000 00		
3/12/14	Capital Region Youth Tennis Foundation	15-Love Fore Love & Money Golf and Tennis Outing	3,000 00		3,000 00	
3/12/14	Troy Rehabilitation & Improvement Program	"Take a Sip for Trip" sponsorship	300 00		300 00	
3/12/14	NY State Rural Housing Coalition, Inc	Technical Assistance & Capacity Building programs	2,000 00		2,000 00	
3/12/14	Victory Programs, Inc	Housing First Program - Victory Housing on Warren Street	1,000 00		1,000 00	
3/12/14	Mohawk Valley Community College Found	Rome Futures Academy	2,500 00			
3/12/14	Wildwood Foundation	Wildwood Adult Education Financial Literacy Program & Wildwood Spring Gala	5,000 00		2,500 00	
3/12/14	Paige's Butterfly Run, Inc	Paige's Butterfly Run - Champions Again	1,000 00		5,000 00	
3/12/14	Horizons for Homeless Children	Bringing Music & Movement to Homeless Children	2,500 00			1,000 00
3/12/14	AIDS Action Committee of MA, Inc	2014 Dual Sponsorships of AIDS Action Pride Month	1,000 00			2,500 00
3/12/14	Interfaith Partnership for the Homeless	Partnership in Celebration of 30 Years of Service	5,000 00			1,000 00
3/13/14	Capitol Civic Center, Inc	2nd payment of 5 year, \$25,000 Capital Campaign pledge	5,000 00			5,000 00
3/14/14	New Lebanon Library	Read All About It! Programs for Children	1,000 00	1,000 00		
3/14/14	DevelopSpringfield, Inc	Gunn Block Redevelopment	5,000 00		5,000 00	
3/14/14	Common Capital, Inc	Business Lending Program	6,000 00		6,000 00	
3/14/14	Rebuilding Together Springfield	GreenNFit Neighborhood Cluster Rebuild 2014	5,000 00		5,000 00	
3/14/14	Capital District YMCA - Bethlehem Branch	funding to support their youth development, healthy living & social responsibility programs	500 00		500 00	
3/14/14	Merry-Go-Round Playhouse, Inc	Youth Theatre Sequential Dramatics Program	1,500 00		1,500 00	
3/14/14	Scotia-Glenville Children's Museum	Access to Imagination!	1,500 00		1,500 00	
3/14/14	Westfield State University Foundation	The State University Internship Incentive Program (SUII)	10,000 00		10,000 00	
3/14/14	Westfield Community Education	Westfield Community Education	1,000 00		1,000 00	
3/14/14	Link to Libraries, Inc	Read Aloud	1,000 00		1,000 00	
3/14/14	Clark School for Hearing and Speech	Linking Up! Social Opportunities for Children and Teens Who are Deaf or Hard of Hearing	500 00		500 00	
3/14/14	BBBS for Hampden County, Inc	Hampden County Safe Kids	1,000 00		1,000 00	
3/14/14	Martin Luther King, Jr. Family Center	Campaign for the Martin Luther King, Jr. Family Services Youth Center	3,750 00		3,750 00	
3/14/14	St. Joseph's Hospital Health Center Fou	St. Joseph's Health Center Annual Gala	5,500 00			5,500 00
3/19/14	Bryant University	James M. McCoy ID# 000520172	1,500 00		1,500 00	
3/19/14	Concord High School	education scholarship grant	300 00		300 00	
3/19/14	Newington High School	education scholarship grant	300 00		300 00	
3/19/14	Rockville High School	education scholarship grant	300 00		300 00	
3/19/14	Rocky Hill High School	education scholarship grant	300 00		300 00	
3/19/14	Weaver High School	education scholarship grant	300 00		300 00	
3/19/14	William H. Hall High School	education scholarship grant	300 00		300 00	
3/19/14	Windsor High School	education scholarship grant	300 00		300 00	
3/20/14	Hampden County Career Center, Inc	2014 Youth Summer Jobs Program	500 00	500 00		
3/24/14	Hartford Symphony Orchestra	CityMusic	5,000 00	5,000 00		
3/24/14	Capital Workforce Partners	Youth Leadership Development Training Program	10,000 00	10,000 00		
3/24/14	Hartford Public Library	Homework Club Peer Mentor Program	1,000 00		1,000 00	
3/24/14	Park Playhouse, Inc	2014 Scholastic & Summer Education Programs	5,000 00		5,000 00	
4/2/14	Immanuel United Methodist Church	Andy Gueff Scholarship Volleyball Tournament	500 00		500 00	
4/2/14	The SCCC Foundation, Inc.	Health Profession Opportunity Grant	1,500 00		1,500 00	
4/2/14	Springfield Jewish Community Center	Handwriting Without Tears	1,000 00		1,000 00	
4/2/14	Colome Little League	Colome Little League Website	2,500 00			2,500 00
4/3/14	City of Schenectady	check # 1905 payable to Tru-County ARC was lost/stop pymt 1-9-14 new check #2070 issued 1-9-14	(250 00)		(250 00)	
4/9/14	Burr & Burton Academy	Strengthening Cities, Communities & Homes	5,000 00	5,000 00		
4/9/14	The Mentor Connector	Student Success Program	5,000 00		5,000 00	
4/10/14	The New England Center for Children	The Family Connection Program	1,000 00		1,000 00	
4/11/14	College of St. Joseph	17th annual Carlos Placido-Dunkin donuts golf classic	3,500 00			3,500 00
4/15/14	Community Music School of Springfield	Students Taking an Effective Path to Success	1,000 00		1,000 00	
		Mentoring Through Music Program	5,000 00	5,000 00		

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4/15/14	Capital District YMCA	Student Society of Finance	5,000.00		
4/15/14	Hudson Pride Foundation	The Hudson Pride Foundation annual Hudson Pride Weekend	1,000.00		
4/15/14	N-CAP	Niska-Day 2014	1,000.00		
4/15/14	Utica Neighborhood Housing Services, Inc	Finance Capability Programs	10,000.00		
4/15/14	Centersate Corporation for Economic Oppo	Economic Development Programs	5,000.00		
4/15/14	WMHT	Host a TV Pledge Night on WMHT	2,500.00		2,500.00
4/15/14	Darrow School	Darrow School Sustainability Symposium	1,000.00		1,000.00
4/15/14	Springfield College	Springfield College Fund	2,500.00		2,500.00
4/15/14	Fletcher Memorial Library	"Volunteer of the Year" donation on behalf of Leslie Lever	500.00		500.00
4/15/14	Noah Webster House Foundation	"Volunteer of the Year" donation on behalf of Jerry Gaudette	500.00		500.00
4/15/14	ACR Health	Adolescent Health Initiative	2,000.00		
4/15/14	Albany Housing Coalition, Inc	Affordable Housing for Senior Veterans	1,500.00		1,500.00
4/15/14	Colonie Senior Service Centers, Inc	Annual Funders' Award Dinner	1,000.00		1,000.00
4/15/14	Samartian Hospital	Walk A Mile in Her Shoes	1,500.00		1,500.00
4/15/14	American Cancer Society	Rome NY Relay "Our Amazing Feet Team"	250.00		250.00
4/15/14	American Cancer Society	Rome NY Relay For Life	1,500.00		1,500.00
4/15/14	Jimmy Fund Golf Tour/J. Vinick Memorial	funds support Dana Farber Cancer Institute	2,000.00		2,000.00
4/15/14	YWCA of Central Massachusetts	Young Parent Program	2,500.00		2,500.00
4/15/14	American Cancer Society	"Boo-Boo's Dream Team" in Otsego County	250.00		250.00
4/15/14	Capital City Rescue Mission	"Volunteer of the Year" donation on behalf of Sheila Hudder	500.00		500.00
4/15/14	Neighbors Helping Neighbors, Inc	"Volunteer of the Year" donation on behalf of Jean Deschaine	500.00		500.00
4/15/14	YWCA of the Mohawk Valley/Lucy's House	"Volunteer of the Year" donation on behalf of Mary Chmielewski	500.00		500.00
4/15/14	Cancer Center for Excellence	UMass Medicine Cancer Walk	2,500.00		2,500.00
4/21/14	Opera Theatre of Western	"Opera for Kids"	1,000.00	1,000.00	
4/21/14	Connecticut Housing Coalition	Celebrating Coalition The Annual Conference of the Connecticut Housing	2,500.00	2,500.00	
4/21/14	University of Saint Joseph	The Connecticut College Readiness Project (CCRP) and Imagine	10,000.00		
4/21/14	Kelly Brush Foundation	Kelly Brush Century Ride	1,250.00		1,250.00
4/21/14	Hartford Interval House	The New Beginnings Shelter Program	1,000.00		1,000.00
4/21/14	Saint Frances Hospital and Medical Center	Gold Level Corporate Partner in support of the hospital's 25th anniversary	15,000.00		15,000.00
4/21/14	Westfield Food Pantry	funding to support the food pantry	250.00		250.00
4/29/14	Bushnell Center for the Performing Arts	2014/2015 Corporate Membership/PARTNERS Program	10,000.00	10,000.00	
4/29/14	Riverfront Recapture, Inc	Riverfront Recapture Youth Enrichment Programs	1,500.00		1,500.00
4/29/14	The University at Albany Foundation	Citizen Laureate Award	3,000.00		3,000.00
4/29/14	Girls, Inc of the Greater Capital Region	25th Annual Dinner/Auction plus Girls' after school programming	2,000.00		2,000.00
4/29/14	Burr & Burton Academy	funding support for their Annual Gala	1,500.00		1,500.00
5/2/14	American Red Cross of Pioneer Valley	21st Annual Golf Classic	1,200.00		1,200.00
5/8/14	Mass Mentoring Partnership	10th Anniversary "Champions of Mentoring" Breakfast	1,500.00		
5/8/14	Home Headquarters, Inc	Block Blitz 2014	1,000.00		1,000.00
5/8/14	WAIT House	Fall Fundraiser	500.00		500.00
5/8/14	Mohawk Valley EDGE	Workforce Development Programs	10,000.00		10,000.00
5/8/14	American Heart Assoc Albany/Capital Dis	Go Red For Women Luncheon	1,000.00		1,000.00
5/8/14	Teresian House Foundation	24th Annual Fundraising Gala	1,500.00		1,500.00
5/8/14	Brightside for Families & Children	34th Annual Brightside Golf Classic	5,000.00		5,000.00
5/8/14	National Conference for Community/Justice	2014 Human Relations Award Banquet - Springfield, MA	5,000.00		5,000.00
5/9/14	Centro Cristiano Nacion De Jesus	Men's Conference June 27 & 28	500.00		500.00
5/13/14	Hartford Community Loan Fund	donation on behalf of the CT Small Business Event	1,000.00		1,000.00
5/13/14	Greater Hartford SCORE	CT Small Business Event	1,000.00		1,000.00
5/13/14	Hartford Economic Development Corp	Museum Pass Program	650.00	650.00	
5/15/14	Friends of the Chatham Public Library	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Bennington Area Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Pioneer Valley Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Habitat for Humanity Greater Boston	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Greater Springfield Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Hartford Area Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Merrimack Valley Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Habitat for Humanity Metro W/Greater Wor	Hockey4Housing promotion	4,000.00		4,000.00
5/15/14	Roca, Inc	Intervention Model for High-Risk Young Men in Hampden County	2,000.00		2,000.00
5/15/14	MARCH, Inc of Manchester	funds to support Berkshire Bank's Company-Wide Volunteer Day	500.00		500.00
5/16/14	South Shore Habitat for Humanity	Hockey4Housing	4,000.00		4,000.00

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5/16/14	Northern Berkshire Habitat for Humanity	Hockey4Housing promotion	4,000.00		4,000.00	
5/16/14	Central Berkshire Habitat for Humanity	Hockey4Housing	4,000.00		4,000.00	
5/20/14	Habitat for Humanity Greater Lowell	Hockey4Housing promotion	4,000.00		4,000.00	
5/20/14	Walkinson School	SPHERE Summer Program	3,500.00		3,500.00	
5/21/14	ConnectKids, Inc	Tutoring & Mentoring program	1,000.00		1,000.00	
5/21/14	Utica Rescue Mission	BB Company-Wide Service Day funding support	200.00		200.00	
5/28/14	Meriden YMCA	Youth Development Education Programs	1,000.00		1,000.00	
5/28/14	United Way of Rutland County, Inc	Rutland Blooms	2,500.00			
5/28/14	The National Lung Cancer Partnership	Chelmsford, MA Free to Breathe 5K Run/Walk	500.00		2,500.00	
5/28/14	Saratoga Hospital Foundation	Saratoga Hospital Foundation Golf Invitational Silver Sponsor	500.00		500.00	
5/30/14	Greater Hartford Arts Council	Neighborhood Studios Programs	5,375.00		2,500.00	
5/30/14	Village of Oriskany Falls % Fireworks	"Fireworks over the Falls"	500.00	500.00		
5/30/14	Norman Rockwell Museum		10,000.00	10,000.00		
5/30/14	Trustees of Noble Hospital		5,000.00			
6/4/14	HomeStart, Inc	HomeStart Gala & Keys to the House	1,500.00	1,500.00		
6/4/14	Communitas, Inc /Tolland Fund Golf	Kevin Ollie Charity Golf Classic A Fundraiser for Communitas, Inc	3,500.00		3,500.00	
6/4/14	Arthritis Foundation	An Evening with Hall of Fame Coach Jim Calhoun	1,500.00		1,500.00	
6/5/14	The College of St. Rose	Project Insight@College of St. Rose Massry Center for the Arts	1,500.00		1,500.00	
6/6/14	Sunnyside Child Development Center	Sunnyside Child Development Center-Childcare Center	7,500.00	7,500.00		
6/6/14	Community Human Services, Inc	Care Links of Southern Saratoga County	1,000.00		1,000.00	
6/9/14	Schenectady Symphony Orchestra	2014/2015 Corporate Sponsor	2,000.00	2,000.00		
6/9/14	Utica Monday Nite	The Theatre Arts Program at Players (TAPP)	1,500.00	1,500.00		
6/9/14	CNY Jazz Central	Arts-in-Education Programs	2,000.00	2,000.00		
6/9/14	Commission on Economic Opportunity	Financial Literacy Program	1,000.00	1,000.00		
6/9/14	Equinox, Inc	youth Outreach Services	2,500.00	2,500.00		
6/9/14	Schenectady County Public Library	"Dream Big Read"	1,000.00	1,000.00		
6/9/14	Iroquois Healthcare Association	Educational & Networking Programs For Iroquois Professional Member Groups	3,500.00		3,500.00	
6/12/14	Warren County Home Delivery Meals	Home meal delivery for those in need - TN donation	1,000.00		1,000.00	
6/13/14	Double Edge Theatre	Double Edge Theatre Youth Initiative	250.00	250.00		
6/13/14	Bing Arts Center/X Main Street Corp	Springfield Jazz Festival	500.00	500.00		
6/17/14	University of Massachusetts Amherst	MA Small Business Development Center	1,500.00	1,500.00		
6/17/14	Elismere Elementary School PTA	1000 Books Program	1,000.00			
6/17/14	Community Services, Inc	Nutrition Program for Individuals and Families Affected by Critical Illness	2,000.00	2,000.00		
6/18/14	Rowe School PTP	Friends of the Rowe School fundraiser for the Rowe Elementary School	250.00	250.00		
6/19/14	Greenfield Community College	scholarship payment for Daniel Larvey ID# 01045918	1,500.00	1,500.00		
6/19/14	Food Bank of Central New York	E-statement campaign donation	715.00	715.00		
6/19/14	Vermont Food Bank	E-statement campaign donation	715.00	715.00		
6/20/14	The Greater Boston Food Bank	E-statement campaign donation	715.00	715.00		
6/20/14	Worcester County Food Bank	E-statement campaign donation	715.00	715.00		
6/20/14	FoodShare	E-statement campaign donation	715.00	715.00		
6/23/14	Billings Forge Community Works, Inc	Culinary Job Training at the Kitchen	2,500.00	2,500.00		
6/23/14	Mercy Housing & Shelter Corporation	Jumpstart to Jobs Program	1,500.00	1,500.00		
6/23/14	Campbell Village USA	Village's Family Resource Center at Martin Luther King, Jr Elementary School	1,500.00	1,500.00		
6/23/14	Connecticut Historical Society	Free First Saturday Family Programs at Connecticut Historical Society	3,000.00	2,500.00		
6/23/14	Alcohol & Drug Recovery Centers, Inc	Clayton House	5,000.00	5,000.00		
6/25/14	The Renbrook School	1st payment to The David Lentini Speaker Series at Renbrook School	3,500.00	3,500.00		
6/30/14	NYSARC, Inc	65th Anniversary	10,000.00	10,000.00		
6/30/14	The Albany Promise	Rebuilding Rutland's Northeast Neighborhood from the Grassroots	5,000.00	5,000.00		
7/9/14	Housing Trust of Rutland County	Affordable Housing & Community Development Conference	500.00	500.00		
7/9/14	NY State Rural Housing Coalition, Inc	Jamie Lee Thurston Acoustical Concert	2,000.00	2,000.00		
7/11/14	Prevent Child Abuse Vermont	The Westfield Fair	500.00	500.00		
7/11/14	The Westfield Fair Association	Annual Brooks BBQ Fundraiser	500.00	500.00		
7/11/14	Franklin Community Center, Inc	The Hickory Street/College of Saint Joseph DREAM Program	1,000.00	1,000.00		
7/11/14	The DREAM Program, Inc	1st pledge payment of 3 year, \$30,000 grant to support Project Transformation A New World of Care	10,000.00	10,000.00		
7/11/14	Jewish Geriatric Services, Inc.	Travis Roy Foundation WIFFLE Ball Tournament - Berkshire Bombers Team sponsorship	1,000.00	1,000.00		
7/11/14	Travis Roy Foundation	Genoa Autismna Fore the Kids Golf Tournament	4,000.00	4,000.00		
7/11/14	CT Children's Medical Center Foundation	Jessica's Boundless Playground	1,000.00	1,000.00		
7/11/14	Team Jessica, Inc	Center for Health Education	2,500.00	2,500.00		
7/29/14	Holyoke Community College Foundation					

7/29/14	United Way of the Valley & Greater Utica	"Fill the Bus" Back to School Drive	200 00	200 00
7/29/14	Jewish Federation of Central New York	Community Comedy Night	2,500 00	2,500 00
7/29/14	YMCA of Greater Hartford	YMCA Teen Incentive Program and Champions Event	7,000 00	7,000 00
7/29/14	Trustees of Hamilton College	scholarship for Kelt A Wilska ID# 2793090	1,500 00	1,500 00
7/29/14	Crohn's & Colitis Foundation of America	funding for research, awareness, advocacy & education	1,000 00	1,000 00
7/29/14	Amherst Survival Center	Emergency Food Pantry's Kids SUMMER Boost Program	500 00	500 00
8/1/14	Capital Region Sponsor-A-Scholarship	scholarship for Aiden Russel ID# 134804 payable to Colorado College	2,000 00	2,000 00
8/4/14	Colorado College	second season of the VPC Series	1,500 00	1,500 00
8/5/14	The Paramount Center, Inc	St. Vincent de Paul Housing Project	5,000 00	5,000 00
8/7/14	Community Caregivers, Inc		2,000 00	2,000 00
8/7/14	Rensselaer County Housing Resources	Mini-Repair Program	1,000 00	1,000 00
8/7/14	University of Massachusetts Amherst	BBF scholarship for Mica E Reel ID# 28353342 - payable to UMASS-Amherst	1,500 00	1,500 00
8/7/14	Palace Performing Arts Center	Palace's Arts in Education Initiative	7,500 00	7,500 00
8/7/14	Learning Disabilities Assoc of CNY	Learning Without Borders	2,000 00	2,000 00
8/7/14	The Children's Museum at Saratoga	Revitalization	500 00	500 00
8/7/14	The Mary Nelson's Youth Day Foundation	13th Annual School Supply Give-A-Way	1,000 00	1,000 00
8/7/14	Shelters of Saratoga	One Fine Day	500 00	500 00
8/7/14	VT-NH Komen Race for the Cure	Crystal Sponsorship	1,000 00	1,000 00
8/12/14	Community Renewal Team, Inc	Meals on Wheels funding support	500 00	500 00
8/12/14	Rutland Area Visiting Nurse Assoc & Hosp	Rutland Health Foundation Golf Invitational	4,000 00	4,000 00
8/19/14	Tail Spire Farm	Tail Spire Farm	1,000 00	1,000 00
8/19/14	Mandell JCC	Mandell JCC Adults with Special Needs	1,500 00	1,500 00
8/20/14	A Leg to Stand On	Sponsorship of Rocktoberfest	10,000 00	10,000 00
8/21/14	The Food Pantries	Harvest Evening Celebration	250 00	250 00
8/25/14	Dorset Theatre Festival	general programming	1,000 00	1,000 00
8/27/14	Northeastern Assoc of the Blind at Albany	15th Annual Visionary Golf Tournament	700 00	700 00
8/29/14	Say Yes to Education Endowment Fund	Community Reception - 2 tickets	200 00	200 00
8/29/14	Center for Disability Services	A Scanning Business to Employ Adults with Disabilities	10,000 00	10,000 00
8/29/14	Upstate Cerebral Palsy		6,250 00	6,250 00
9/2/14	ALS Association		2,500 00	2,500 00
9/9/14	miSci	Berkshire Bank ALS Ice Bucket Challenge	1,000 00	1,000 00
9/9/14	Child Care Resource	Capital Region Science Festival	1,000 00	1,000 00
9/9/14	CENTRO CIVICO OF AMSTERDAM	Montgomery County Walk for Children	500 00	500 00
9/10/14	Rutland Community Cupboard	Fill the Cupboard Challenge	1,000 00	1,000 00
9/10/14	Community Loan Fund of the Capital Region	Responsive Community Development Training and Technical Assistance Programs	5,500 00	5,500 00
9/10/14	Franciscan Northside Ministries	10th Annual Sweet Sensations	2,500 00	2,500 00
9/10/14	Rome Art and Community Center	Creative Arts Programming	1,000 00	1,000 00
9/10/14	Pember Library & Museum of Natural Hist	Wildlife Outreach	1,500 00	1,500 00
9/10/14	Vera House, Inc	Youth Prevention & Education Program	2,500 00	2,500 00
9/11/14	Syracuse University College of Law	Homefront Hero/Veteran Legal Clinic (VISION)	2,500 00	2,500 00
9/12/14	COMPASS for kids, Inc	COMPASS for homeless families' Community Collaborative programs	2,500 00	2,500 00
9/12/14	Community Foundation Greater Capital Reg	2nd & final payment for the 2 year \$10,000 00	5,000 00	5,000 00
9/16/14	Springfield Symphony Orchestra	Education Connection Concert	1,000 00	1,000 00
9/16/14	Springfield Partners for Community Action	First Time Homebuyers Workshop	2,225 00	2,225 00
9/16/14	HAP, Inc	First-Time Homebuyer Education and Counseling	5,000 00	5,000 00
9/16/14	Girl's Incorporated of Holyoke	Literacy First Initiative, Elementary School Programs	1,000 00	1,000 00
9/16/14	Springfield Boys & Girls Club, Inc	Teen Enrichment Program	1,500 00	1,500 00
9/16/14	YMCA of Greater Springfield	Greater Springfield Early Learning	2,500 00	2,500 00
9/17/14	Center for Women & Enterprise	Teaching Financial Capability in Central & Eastern, MA	5 000 00	5 000 00
9/18/14	Inish International Immigrant Center	Solas Awards Celebration & Workforce Development Programs	2,500 00	2,500 00
9/18/14	Center for Human Development	CHD's Re-Housing Program	1,000 00	1,000 00
9/22/14	YWCA of Western MASS	YWCA of Western MASS	1,000 00	1,000 00
9/22/14	Boys & Girls Clubs of Hartford, Inc	Money Matters Make It Count	1,000 00	1,000 00
9/22/14	Connecticut Science Center	Out-of-School Science Education for Hartford Students	2,000 00	2,000 00
9/22/14	Old Sturbridge Village	Old Sturbridge Village Education Outreach Project	500 00	500 00
9/26/14	The Salvation Army Springfield Citadel	Coats for Kids	4,500 00	4,500 00
9/30/14		To reverse adjustment made for Q2 changes made after Q2 reports issued	1,215 00	1,215 00
10/1/14	Nutmeg Big Brothers Big Sisters	The Community-Based Mentoring Program	2,500 00	2,500 00
10/1/14	St. Peters Hospital		10,000 00	10,000 00

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS PAID
YEAR ENDED 12/31/2014

10/2/14	The American Museum of Fly Fishing	Deborah Pratt Dawson Conservation Symposium	1,000 00			
10/2/14	The Dorset Players, Inc	Missoula Children's Theatre Program - Aladdin	1,000 00			
10/3/14	Neighborhood Connections	funding support for the town meeting on the rising drug addiction issues		1,000 00		300 00
10/8/14	Safe Passage, Inc	registration fees for 10 bank participants	300 00			
10/14/14	Arts Center & Theatre of Schenectady	Proctors Capitalization Campaign	10,000 00			
10/14/14	The Westfield Athenaeum	English as a Second Language Courses	1,000 00		1,000 00	
10/21/14	Kanes Crusade, Inc	Dog House Build Off	600 00			600 00
10/22/14	Lazarus House, Inc	Education/Work Programs/Thanksgiving Turkey Distribution	1,500 00		1,500 00	
10/22/14	Black River Good Neighbor Services, Inc	Stuck Season Social	500 00			500 00
10/23/14	Northern Rivers	Family Services Holiday Giving Program	5,000 00		5,000 00	
10/23/14	The Conference of Churches, Inc	Annual Gala	1,000 00			
10/23/14	Birthday Wishes, Inc	Birthday-In-A-Box Program	1,500 00			1,000 00
10/29/14	United Church of Dorset & East Rupert	2014 Community Sharing Holiday Distribution	1,500 00			1,500 00
10/31/14	Prospect Child and Family	23rd Annual North County Festival of Trees	1,000 00			1,000 00
11/5/14	Distinguished Young Women	funding to support scholarships	500 00		500 00	
11/12/14	Tufts University	scholarship for Taylor Ampatuellos to Tufts University	1,500 00		1,500 00	
11/17/14	Rescue Mission of Syracuse	Movie with a Mission	5,000 00		5,000 00	
11/17/14	Unica Rescue Mission	Parker House Phase Four Transitional Housing Renovation Project	5,000 00		5,000 00	
11/17/14	Veterans, Inc	Women's and Children's Program at Sheridan Street, Worcester	7,500 00		7,500 00	
11/17/14	Boys & Girls Clubs of MetroWest, Inc	Power Hour Program in Framingham	2,500 00		2,500 00	
11/17/14	Hilltown Community Development Corp	Affordable Housing/Supportive Housing Program - Village Center Apartments	5,000 00		5,000 00	
11/17/14	The Business Training Institute, Inc	Anti-Bullying and Drug Awareness/Prevention Workshops	1,500 00		1,500 00	
11/17/14	Ludlow Boys & Girls Club, Inc	Project Learn Academic Success Program	1,500 00		1,500 00	
11/17/14	Westborough High School	Westborough Financial Services Center opening celebration	2,500 00		2,500 00	
11/17/14	YMCA of Central Massachusetts	Boroughs Family Branch - donation at the Westborough Grand Opening	2,500 00		2,500 00	
11/17/14	Center for Disability Services	North County Festival of Trees	1,000 00			1,000 00
11/17/14	Easter Seals New York, Inc	Veis2Jobs Syracuse	2,500 00			2,500 00
11/17/14	Tillie's Touch	Winter Indoor Soccer Teams	500 00			500 00
11/17/14	Southern Saratoga County Chapter Angels	Southern Saratoga County Chamber Angels Program	500 00			500 00
11/17/14	Westborough Food Pantry, Inc	donation at the Westborough Financial Services Center opening 11/20/14	2,500 00			2,500 00
11/25/14	Hartford Youth Scholars Foundation	The Steppingstone Academy Hartford	5,000 00		5,000 00	
11/25/14	Bennington Museum, Inc	Festival of Trees	500 00		500 00	
11/25/14	Manchester Lions Club	Elf Express	500 00			
11/25/14	Our Piece of the Pie, Inc	OPP in the Community-Hartford	5,000 00	5,000 00		
11/25/14	Literacy Volunteers of Greater Hartford	English for Speakers of Other Languages	1,500 00			1,500 00
11/25/14	The Mark Twain House & Museum	A Taste of Mark Twain Student Program	1,000 00			1,000 00
11/25/14	West Hartford Historical Society	The Noah Webster House "History Explorers Program"	1,500 00			1,500 00
11/25/14	Friends of Hildene, Inc	2014/2015 School Programs History, Agriculture and Natural Science	5,000 00			5,000 00
11/25/14	Long Trail School	Head Start on Financial Literacy	1,500 00		1,500 00	
11/25/14	Regional Food Bank of Northeastern NY	Retail Store Donation & Distribution Program	10,000 00			10,000 00
12/5/14	Vermont Achievement Center	27th annual Dinner Dance and Auction	1,000 00		1,000 00	
12/5/14	YMCA-WCC of Rome, NY, Inc	Step Up Program	1,500 00			1,500 00
12/5/14	The College of St. Rose	scholarship for Alyssa Mart - ID# 739718061	10,000 00			10,000 00
12/5/14	Albany Medical Center	Women's Symposium in March 2015	1,500 00			1,500 00
12/9/14	Elizabeth Cady Stanton Women's Consortium	Taste Hood Series	10,000 00			10,000 00
12/9/14	Capital District Community Gardens, Inc	CASH/VITA Tax Prep and Financial Literacy Program	2,000 00		2,000 00	
12/9/14	Circles of Mercy, Inc	Sean Ryan-Kut ID# 661258473	1,000 00		1,000 00	
12/15/14	Rensselaer Polytechnic Institute	Youth Radio	1,500 00			1,500 00
12/15/14	New England Public Radio Foundation, Inc	Samantha A. Bailey ID# 0953817	7,500 00			7,500 00
12/15/14	Southern New Hampshire University	scholarship for Ashley Ackler to PennState	1,500 00			1,500 00
12/15/14	PennState	scholarship for Julia C. Lavigne payable to WNE University	1,500 00		1,500 00	
12/15/14	Western New England University	scholarship for Caitlan Hartig ID# 770155234	1,500 00		1,500 00	
12/15/14	College of the Lady of the Elms	Meaningful Days	1,000 00			1,000 00
12/15/14	Jewish Family & Children's Service	2 tickets to the Children's Charity Ball	350 00			350 00
12/15/14	Bridge Family Center, Inc	Jacob Kerzner ID# 000474032	1,500 00			1,500 00
12/17/14	Babson College	Louis D. Bianchi ID# 901793657	1,500 00			1,500 00
12/22/14	Siena College	Faith Cavacas ID# 100526987	1,500 00			1,500 00
12/22/14	University of Rhode Island	Learning Together Program	1,500 00			1,500 00
12/22/14	Rutland County Parent-Child Center, Inc					

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS PAID
YEAR ENDED 12/31/2014

12/22/14	BBBS Central MA MetroWest	Making a BIG Difference	2,500 00	2,500 00	
12/22/14	The Vermont Foodbank	VFB Rutland Distribution Facility equipment	1,500 00	1,500 00	1,500 00
12/22/14	The Brien Center	Acute Care Services/Adult Day Care	30,000 00		30,000 00
12/23/14	DevelopSpringfield	Gunn Block Redevelopment	5,000 00	5,000 00	
12/23/14	Capital Civic Center, Inc	3rd pymt of \$1tr \$25,000 pledge for their Capital Campaign	5,000 00	5,000 00	
12/23/14	Martin Luther King, Jr Family Services	MLK Jr FS Youth Center	3,750 00	3,750 00	
12/23/14	The Renbrook School	2nd payment of 3 year, \$15,000 pledge to support The David Lentini Speaker Series	5,000 00	5,000 00	
12/29/14	Bedford VA Hospital	MBTA passes to support the Homeless Veterans Domiciliary	1,000 00		1,000 00
12/29/14	USO Council of Pioneer Valley, Inc	USO Pantry & Monday Night Dinner Program	1,000 00		1,000 00
12/31/14	Manchester Community Library	The LOFT Initiative	5,000 00	5,000 00	
12/31/14	LeMoyne College	Shania Hayward ID# 001211735	1,500 00	1,500 00	
		Totals	\$ 922,792	\$ 73,025	\$ 299,775
				\$ 258,000	\$ 291,992

BERKSHIRE BANK FOUNDATION, INC.
SCHEDULE OF GRANTS APPROVED FOR FUTURE PAYMENT
DECEMBER 31, 2014

Name	Memo	Amount
Capital Region Sponsor-A-Scholar, Inc.	Final payments on pledges	6,000
Albany Medical Center Foundation	Final payments on pledges	10,000
YMCA of Rome, NY	Final payments on pledges	8,000
St Peter's Hospital Foundation	Final payments on pledges	10,000
Norman Rockwell Museum	Final payments on pledges	10,000
	Present value factor	<u>(173)</u>
		<u><u>43,827</u></u>