

PCSB Bank Is Now a Division of Beacon Bank & Trust!

We are pleased to share that on **September 1, 2025**, Brookline Bancorp, the parent company of Brookline Bank, BankRI and PCSB Bank, and Berkshire Hills Bancorp, the parent company of Berkshire Bank, completed the previously announced merger of equals creating our new company: Beacon Financial Corporation. As a result, until our planned integration of banking systems occurs in **early February 2026**, PCSB Bank will operate as a division of Beacon Bank & Trust.

What You Can Expect

- **Continuity In Your Day-to-Day Banking.** You can continue to bank online and visit your local PCSB Bank branch office just as you do today. Soon you will see updates such as our new name on statements, in online banking and at our branches. While our name is changing, the team you know and trust is staying the same.
- **Enhanced Products and Capabilities.** Upon completion of our banking systems integrations, we will offer a wider range of products and services, greater lending power, expanded industry expertise and best-in-class technology – all designed to better support your financial goals.
- **More Locations. More ATMs.** In **February 2026**, you will have access to more than 145 banking branch offices across New England and New York. And **beginning immediately**, you can enjoy fee-free ATM withdrawals at any PCSB Bank, Brookline Bank, BankRI or Berkshire Bank ATM location.

Next Steps

We're committed to a smooth transition. We will send updates as needed, and a Welcome package in **early 2026** with all the key details you'll need to know. No action is required from you at this time.

Here to Help

If you have any questions, please visit www.pcsb.com/merger or call us at **888-808-4700**. Thank you for being our valued customer. We look forward to continuing to serve you.

INFORMATION HUB

For answers to frequently asked questions and further information visit:

www.pcsb.com/merger



NEED ADDITIONAL ASSISTANCE?

Call us at **888-808-4700** or visit your nearest PCSB Bank branch location:

www.pcsb.com/locations

See back for more details



A Division of Beacon Bank & Trust



Important Information

Federal Deposit Insurance Corporation (FDIC) Insurance

Your deposits remain protected by the Federal Deposit Insurance Corporation (FDIC). The FDIC insures accounts up to \$250,000 per depositor, per bank, per account category. In some cases, higher coverage may apply. **As of September 1, 2025, if you have accounts at PCSB Bank and Brookline Bank, BankRI, or Berkshire Bank, a six-month grace period is in effect during which your account balances at each bank will be insured separately.** After the six-month grace period expires, **March 1, 2026**, your accounts will be insured up to \$250,000 per depositor per account category.

Special FDIC Rules for CDs

CDs that mature within six months after September 1, 2025...	and are renewed for the SAME amount and same term...	will remain separately insured until the first maturity date after the six-month grace period.
CDs that mature within six months after September 1, 2025...	and are renewed for a DIFFERENT amount or term...	will be insured separately only for the six-month grace period following the September 1, 2025 merger date.

CDs that mature after the six-month grace period will be separately insured until maturity.

Have questions about FDIC coverage?

To learn more about how your deposits are protected, visit [fdic.gov/deposit](https://www.fdic.gov/deposit). You can also contact the FDIC's Central Call Center at **877-ASK-FDIC** or **877-275-3342**. If you have questions or want help reviewing your coverage, reach out to your Relationship Manager or stop by your nearest PCSB Bank branch location. Our team is ready to help you make the most of your FDIC coverage and explore expanded solutions – including access to the IntraFi® Network.

Frequently Asked Questions

Question	Answer
What does the merger between Brookline Bancorp and Berkshire Hills Bancorp, creating Beacon Bank & Trust mean for me?	PCSB Bank has become a division of Beacon Bank & Trust, creating a strong new Northeast financial institution. You will benefit from enhanced products and services, greater lending power, expanded industry expertise and best-in-class technology.
Will there be any immediate changes to my banking services?	There will be no immediate changes. You can continue to bank online and in-person by visiting your nearest PCSB Bank branch location as usual. However, starting now , you can enjoy fee-free ATM withdrawals at any PCSB Bank, Brookline Bank, BankRI or Berkshire Bank ATM location.
How will I be notified of any changes to my account or services?	We'll send you updates and a Welcome package in early 2026 with details. Make sure we have your current contact information to receive this important information. Visit your nearest banking branch office or contact us at 888-808-4700 to confirm your information is up to date.
Can I still go to my local banking branch office?	Yes, you can continue to visit your local PCSB Bank branch office. While you'll soon begin to see updates like our new name and logo, the team you know and trust will remain the same.
Where can I find more information or get help if I have questions?	For more information and to find answers to additional questions, please visit www.pcsb.com/merger or call us at 888-808-4700 .