

Lenox

Banking of the future

By Clarence Fanto

Berkshire Eagle Staff

LENOX — At first glance, it doesn't look like anything like a bank.

At the new Berkshire Bank Legacy Region office next to the Price Chopper in the Center at Lenox, tellers and customers transact business at open desks in pods, using computerized dispensers known as Electronic Cash Recyclers to replace the traditional teller drawers.

Eliminating teller lines, the new concept offers speedier transactions, greater accuracy and more personalized service, according to the bank.

It's also the wave of the future, said bank officials who presided over Thursday morning's official ceremony at the branch that opened for business on Nov. 14, replacing the 2 Holmes Road office that has since been sold to NBT Bank based in Norwich, N.Y. The new branch represents a \$1 million investment by Berkshire Bank, said Lori Gazzillo, assistant vice president of community relations, in an interview.

"It's about jobs and capital investment," said state Rep. William "Smitty" Pignatelli, D-Lenox, at the ceremony.

"Lenox is the home of the 'Millionaires,' which I'm sure is the reason you're here, hopefully to get a few of those deposits," he joked.

Interviewed later in the day, customer Clark Nicholls of Lee said that "at first, I didn't like it, I was kind of taken aback and was wandering around. Now, that I know how it works, it's a concept. It's just something new. Now I know what it's all about."

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Berkshire Bank teller Angel Maloney makes a transaction in the new Lenox location of Berkshire Bank, next to Price Chopper. The bank is more open, like an office, unlike a traditional bank.

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Teller configuration offers more personal banking

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German Bermudez of Lee, a Haddad Motor Group employee from across the highway, noted that “it’s brand new, it has all the amenities of the new technology, plus the teller, the personal touch but a little intimidating.”

Pignatelli said that the new site filled a void for north Lenox and south Pittsfield customers.

He also praised the new teller configuration — “that hand-to-hand, face-to-face contact, not through a bulletproof glass window or a big counter separating you from the customer. That’s going to speak volumes about the personal contact you’re going to have.”

Berkshire Bank has been a “stabilizing force” for the overall economy in the town and the county, said Lenox Chamber of Commerce Executive Director Ralph Petillo. “We’re watching Lenox grow by leaps and bounds in this time of economic downturn.”

A new Dalton branch recently adopted the pod concept and enhanced teller technology, said Kimberly Riggs, the bank’s vice president of retail banking in Berkshire County.

Any additional branches also will feature the state-of-the-art approach, Riggs told The Eagle. Eventually, some existing offices may be renovated along the same lines.

She said security for customers and employees is enhanced by the new technology because tellers don’t actually have any cash at hand — all transactions are handled by computerized cash dispensers. Privacy is assured by partitions at each pod, Riggs added.

“Some customers are a little confused by the experience,” she said, “but once they get used to it, they really enjoy it.”

Patrons are also availing themselves of the branch’s mini-cafe, Riggs said.

In addition to personal and commercial business banking, the branch also offers loans and wealth-management services.

Berkshire Bank Legacy Region includes 19 branches in the county. Berkshire Bancorp acquired Legacy Bancorp, parent companies of the banks, for \$110 million in a deal approved by the U.S. Justice Department and other federal and state regulators last summer. Berkshire Bank now has more than \$4 billion in assets, 845 employees and 63 branches in Massachusetts, Vermont and New York.

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