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BERKSHIRE HILLS BANCORP INC

Form 8-K

July 11, 2003

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K
CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934
Date of Report (Date of earliest event reported) July 11, 2003

BERKSHIRE HILLS BANCORP, INC.

(Exact name of registrant as specified in its charter)

| | | |
|--|---|---|
| Delaware ----- (State or other jurisdiction of incorporation) | 1-15781 ----- (Commission File number) | 04-3510455 ----- (IRS Employer Identification No.) |
|--|---|---|

24 North Street, Pittsfield, Massachusetts 01201

(Address of principal executive offices)

(413) 443-5601

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

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ITEM 7. FINANCIAL STATEMENTS AND OTHER EXHIBITS

Exhibit 99.1 Press Release Dated July 11, 2003

ITEM 9. REGULATION FD DISCLOSURE

On July 11, 2003, Berkshire Hills Bancorp, Inc. (the "Company"), the holding company for Berkshire Bank, announced it expected to issue its second quarter earnings release on July 22, 2003. The Company will conduct a conference call at 2:00 p.m. on July 23, 2003 to discuss second quarter highlights of its financial results. Instructions on how to access the call and an investor presentation that will supplement the call were contained in the press release. A copy of the Company's press release dated July 11, 2003 is attached as Exhibit 99.1 and incorporated herein by reference.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BERKSHIRE HILLS BANCORP, INC.

Dated: July 11, 2003

By: /s/ Wayne F. Patenaude

Wayne F. Patenaude
Senior Vice President and
Chief Financial Officer