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BERKSHIRE HILLS BANCORP INC

Form 8-K

June 24, 2004

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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) June 24, 2004

BERKSHIRE HILLS BANCORP, INC.

(Exact name of registrant as specified in its charter)

| | | |
|---|---|---|
| Delaware ----- (State or other jurisdiction 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 EXHIBITS.

(a) Financial Statements of Businesses Acquired: Not applicable

(b) Pro Forma Financial Information: Not applicable

(c) Exhibits

| Number ----- | Description ----- |
|-----------------|-----------------------------------|
| 99.1 | Press Release Dated June 24, 2004 |

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ITEM 9. REGULATION FD DISCLOSURE.

On June 24, 2004, 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, 2004. The Company will conduct a conference call at 10:00 a.m. on July 23, 2004 to discuss the results for the quarter ended June 30, 2004. 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 June 24, 2004 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: June 24, 2004

By: Wayne F. Patenaude

Wayne F. Patenaude
Senior Vice President and
Chief Financial Officer

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