



GREYLOCK
FEDERAL CREDIT UNION

IMPACT REPORT

Unite & Uplift

2025



Why choose Greylock?

Ownership Community Investment Relationships

As a member of a financial cooperative, you are an **OWNER** of our financial institution with a voice and a vote.

When you choose Greylock Federal Credit Union, your dollars are **REINVESTED** to keep your community strong, accessible and welcoming.

At Greylock, you're more than a transaction—you're part of a **RELATIONSHIP**. Whether you stop into a branch, give us a call or visit us online, your experience is always our top priority.





With Greylock I feel at home

“I’ve been banking with Greylock since I was young. I have all of my personal accounts with them, and when it was time to get a business loan, Greylock was obviously my first choice.”

-Calla

L'io Beauty & Wellness

The Community Empowerment Center (CEC)



The CEC serves as the base of operations for all of Greylock's community development and financial literacy services.

The CEC team provides welcoming banking services and offers free financial wellness services to members and non-members throughout the community. The team includes 26 individuals from throughout all departments of the Credit Union who have earned certification as a Financial Coach.

The team is heavily involved in business and community collaborations, creating unique lending products and sponsoring school-aged financial literacy curricula and online budgeting tools. Additionally, the CEC also offers free seminars in English, Spanish and Brazilian Portuguese.

Thanks to the CEC and its team of Certified Financial Coaches, 1,478 individual coaching sessions were provided throughout the year.

A Member Story

One of our financial coaches started working with a Greylock member named Ava in July. Ava reached out because she is on a fixed income and was having difficulty managing her expenses. This was compounded by memory challenges due to a stroke she suffered a few years ago. We began by working on her budget. We took a deep dive into ways to save money and hold better boundaries with her daughter around how much she can afford to spend on her grandkids.

Next, we addressed money management. Working together we set up the envelope method, troubleshooting and finding ways to make it work for her (such as adding stickers and labels to the debit cards for the different accounts). They met 11 times over 5 months, and the Greylock coach is pleased to share that Ava is doing much better and feeling far more stable. All her bills are paid, her accounts are in the black, and she has saved approximately \$2,000 to cover emergencies and repairs on her car! Ava's coach shared: "I'm very proud of her for putting in so much hard work and thrilled to see her less stressed and much happier."



6,700

STUDENTS EDUCATED

Area students learned to navigate personal finances through free access to online and in-class learning tools. Students learned the power of good financial planning and strong personal habits around money.

\$7,926,631



IN AFFORDABLE LOANS

supported by financial coaching and education, were issued to Members to fill emergency needs, build their credit and avoid the high rates of predatory lenders.

1,478

FREE FINANCIAL COACHING SESSIONS

were provided by our team of 26 on-staff Certified Credit Union Financial Counselors.



1,717

RESIDENTS ATTENDED

113 FREE SEMINARS

relating to the financial needs of our community. We offered classes from Budgeting to Preparing for Retirement.

26

CERTIFIED CREDIT UNION FINANCIAL COUNSELORS



Greylock-employed Certified Credit Union Financial Counselors (CCUFC) provide professional and confidential coaching throughout the community.

1,284

HOURS OF LANGUAGE TRANSLATION SERVICES

were provided in various languages by our CEC Team. Plus, 220 hours of translation service was provided by Lionbridge within our branches to ensure access to financial goods and services for all members.

Hola!

Hello!

\$3,865,969

IN NEW ROAD LOANS PROVIDED

to Members that would have otherwise turned to high-cost sub-prime lenders to provide safe transportation for their families and to keep their jobs.



Berkshire Gold Star Memorial

In September, Greylock attended the unveiling of the new Berkshire Gold Star Memorial in Lenox. This memorial, financially supported in part by Greylock, honors nearly 600 families countywide who lost family members serving in conflicts from World War I, through today.



Friends of Hudson Youth

Greylock has been the lead sponsor for Friends of Hudson Youth's Fall Soccer and Winter Basketball leagues since 2021. These free co-ed recreational sports programs serve nearly 340 young people annually at the Hudson Youth Department.

For many families in Hudson, an economically stressed community, these leagues fill a critical gap. There simply aren't enough affordable youth sports opportunities, and parents with multiple children often struggle to cover registration fees. By keeping both leagues completely free, Greylock's partnership ensures every child can participate regardless of family income.

The impact extends far beyond the playing field. After COVID dramatically reduced opportunities for physical activity and socialization, these leagues helped address increases in behavioral challenges and sedentary habits. Regular exercise, teamwork and time away from screens—especially during the dark winter months—support healthy physical, social and emotional development.

**Friends of Hudson Youth
help children build confidence,
develop athletic skills
and form lasting friendships.**

The leagues also bring Hudson's diverse community together. Black, Bangladeshi, Latin and Hispanic, and white families gather each Saturday morning in an inviting environment where their children can build confidence, develop athletic skills and form lasting friendships.

Friends of Hudson Youth is particularly proud of its commitment to inclusion. With 17% of Hudson School District students having disabilities, they have trained staff to better accommodate neurodiverse athletes. This year, a young man with Down Syndrome thrived as a full team member—arriving early for Skills and Drills, playing every week, and forming a strong bond with his coach. With Greylock's loyal partnership, the leagues continue to grow, bringing together families from across Hudson for exercise, competition and community connection.





“Greylock gave me something invaluable—

confidence in myself as a small business owner, a community member, and a neighbor. They are in your community. They are here to help. It’s a real human being that you interact with. I find that, in this day and age, a very special thing.”

-Jay

WANDER Berkshires

UCP of Western Massachusetts

When American Rescue Plan Act (ARPA) funding ended—which originally launched CAMP UCP—families feared losing a vital and accessible sleep-away program.



Thanks to Greylock, CAMP UCP's five-day, four-night session continued, offering essential support, independence and relief for caregivers. This impact is clear when you look at Dillon and his mother, Michele.

Dillon, a 38-year-old man with complex diagnoses, had never spent a night away from home without his parents. Michele was anxious about sending him to camp: "I was so nervous because Dillon doesn't always sleep through the night and he can be very particular about his needs," she said. "The staff at UCP understood

my anxiety and made sure he would be safe and well cared for."

After the first night, Michele called at 6 a.m. to check on her son. Staff

UCP is dedicated to advancing independence, productivity and full community inclusion.

told her Dillon had slept through the night—the *first time ever away from home without his parents*.

During the five days, Dillon thrived. He enjoyed arts and crafts, shared

meals in the cafeteria, joined campfires and walks in the woods, and bunked with peers and attentive staff. He connected with the counselors and embraced the full camp experience.

UCP of Western Massachusetts proudly serves people like Dillon and others with disabilities, including Cerebral Palsy (CP). The agency is fully dedicated to advancing the independence, productivity and full community inclusion for everyone, and their innovative programs are designed to serve children, adults and families.

The People's Pantry

With the support of Greylock, People's Pantry has stocked 33,000 neighbors' fridges with eggs and provided a bountiful holiday feast for 416 households!

Founded in Great Barrington in 1999, The People's Pantry exists to ensure that every neighbor has reliable access to healthy food. The mission is simple: to respectfully serve community members experiencing food insecurity by providing nutritious groceries, locally-sourced whenever possible, in a caring and joyful environment.

For more than 25 years, the Pantry has worked in direct response to increasing need throughout South Berkshire County. They remain open to all—no income requirements, no questions asked—and shoppers may visit weekly. Offerings focus on foods people actually want and use: fresh fruits and vegetables; frozen meats and fish; milk, cheese and other dairy items; baked goods; and a wide range of shelf-stable staples such as pasta, rice, beans, canned produce, cereal, peanut butter, tuna, condiments and household essentials.

The People's Pantry is powered almost entirely by volunteers—neighbors helping neighbors.

Whenever feasible, the Pantry purchases or accepts donations of locally grown and produced foods to strengthen both community health and the regional food system.

The People's Pantry is powered almost entirely by volunteers—neighbors helping neighbors. The work is sustained by food drives, individual donations, local businesses, farms, faith communities and civic groups. Community support directly determines the depth and quality of what can be offered, which is why Greylock's support is so meaningful.

What began as a small effort has grown into a steady, trusted resource serving hundreds of households across South Berkshire County.



18 Degrees

With support from Greylock, 18 Degrees placed 8 billboards throughout Western Massachusetts to recruit foster parents and raise awareness of the urgent need for stable, caring homes.

18 Degrees champions access, opportunity, belonging and well-being in four core areas: Foster Care & Adoption, Early Education & Care, Child & Family Well-being, and Youth & Community Development. Greylock's sustained partnership has been instrumental in expanding reach and deepening impact.

The Kids 4 Harmony Gala, funded in part by Greylock, enables 18 Degrees to provide free intensive string music instruction to students in Pittsfield and North Adams. This past year marked a significant milestone: 10 graduating seniors, many of whom have been with the program for over a decade.



Photo Compliments of John Dolan

Jason Sosa, one of this year's graduates, reflected: "If there's one thing I've learned from spending the last 13 years in Kids 4 Harmony, it's that a simple opportunity can transform a life. The program didn't

just make me a musician—it made me a leader, a teacher and part of a family where we grow and inspire each other. That family has shaped me into the person I am today."

Greylock has also invested in the critical foster parent recruitment billboard campaign, which raises

awareness and connects 18 Degrees with families willing to open their homes through the Healing Homes intensive foster care program and adoption management services.

18 Degrees connects children in foster care with families willing to open their hearts and home.

Alicia, a Healing Homes foster parent, shared: "Over the past seven years, our family has welcomed close to 30 children into our hearts. Whether just for a night, or longer, we feel so grateful for the time spent with each child. The 18 Degrees staff have been our anchor along the way."



Business Banking



Small businesses are the heart of our community. At Greylock, we're committed to helping them grow and prosper.

Our Business Banking team is committed to fostering “mission moments”—when a Business Banking Officer goes the extra mile to help a client achieve their dream. Mission moments include

walking a business owner through every step of the application process; dreaming up creative solutions to help entrepreneurs succeed; taking time to answer questions, both large and small.





Greylock stepped up to the plate

“We came to Greylock to open a business checking account. The staff was inviting and welcoming—they actually began to buy product from us. I remember them saying, *‘We believe in YOU!’* I didn’t think I would be able to find funding, but the Business Banking team was there for me! That belief in me, and my business, has fostered my relationship with Greylock. Now, *Just Kickin' It Bar-B-Que* will be selling all over the Berkshires—north county, south county and everywhere in between—*all thanks to Greylock.*”

-Don

Just Kickin' It Bar-B-Que

Greylock's Community Partners 2025

Community Support & Giving

Thanks to our members, Greylock was able to partner with many non-profits across the Berkshires. In 2025, we provided **\$696,568** to support 501c3 organizations in the communities we served throughout the year.

- 18 Degrees
- 1Berkshire Foundation
- ACS Girls Softball
- Adams Cheshire Little League
- Adams Street Fair
- Adams Theatre Presents
- Al Nelson Friendship Center Food Pantry
- Arts in Recovery for Youth
- Marian Fathers of the Immaculate Conception
- Barrington Stage Company
- BART Foundation
- Baseball in the Berkshires
- Becket Arts Center
- Berkshire Agricultural Ventures
- Berkshire Area Health Education Center
- Berkshire Art Center
- Berkshire Botanical Gardens
- Berkshire Bounty
- Berkshire Center for Justice
- Berkshire Civic Ballet
- Berkshire Coalition for Suicide Prevention
- Berkshire Community Action Council
- Berkshire Community College Foundation
- Berkshire Community Diaper Project
- Berkshire Concert Choir
- Berkshire County Arc
- Berkshire County Head Start
- Berkshire County Historical Society
- Berkshire County Kids' Place
- Berkshire County Sheriff's Charitable Foundation
- Berkshire Dream Center
- Berkshire Environmental Action Team
- Berkshire Family & Individual Resources
- Berkshire Family YMCA
- Berkshire Film & Media Collaborative
- Berkshire Food Project
- Berkshire Funding Focus
- Berkshire Grown
- Berkshire Hills Chorus
- Berkshire Immigrant Center
- Berkshire Jazz Inc
- Berkshire Lyric Theatre
- Berkshire Medical Center
- Berkshire Mountain Bike Training Series
- Berkshire Museum
- Berkshire Music School
- Berkshire Nursing Families
- Berkshire Pride
- Berkshire Pulse
- Berkshire South Regional Community Center
- Berkshire Theatre Group
- Berkshire United Way
- Bidwell House Museum
- Big Brothers Big Sisters of Western MA
- Bindlestiff Family Variety Arts
- Boys & Girls Club of Greater Westfield
- Boys & Girls Club of the Berkshires
- Branches School of the Berkshires
- Brien Center
- Cancer Center Community Crusaders
- Cathedral of the Beloved
- Catholic Charities of Columbia & Greene Counties
- Center for Peace Through Culture
- Central Berkshire Habitat for Humanity
- Chesterwood
- Childcare of the Berkshires
- Christmas Brook Figure Skating Club
- Columbia County Agricultural Society
- Columbia County Arc
- Columbia County Recovery Kitchen
- Columbia County Sanctuary Movement
- Columbia Greene Community College Foundation
- Columbia Greene Humane Society
- Columbia Greene Mental Health Association
- Columbia Memorial Health Foundation
- Community Access to the Arts
- Community Development Corporation of South Berkshire
- Community Images
- Construct Inc
- Dalton Community Recreation Association
- Dalton CRA Hall of Fame
- Denise Kaley Fund
- Ducks Unlimited of Massachusetts
- Elder Services of Berkshire County

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Arts in Recovery for Youth (AIRY)

Greylock supports AIRY's life-saving mission to address the public health crisis of youth suicide. In 2025, 50 people were served, in part thanks to Greylock funding.

For two years, an AIRY participant lived in isolation, unable to leave their bed for days at a time while experiencing suicidal thoughts and urges to self-harm. AIRY applied for assistance on the family's behalf, working continuously on skill development and safety planning. AIRY invited the participant to show and sell their art, assisted the family with food support, and coordinated wrap-around care while fostering their love of art in a group setting as a major support and coping tool. Gradually, their suicide risk decreased. They joined AIRY's alumni group and went on to become a co-leader and

an AIRY intern after re-entering high school and making college plans. Today they maintain their recovery and continue to work with AIRY. They are happy and hopeful, focused on future goals and dreams, with many friends and support.

AIRY creates a sense of safety, belonging and empowerment for at-risk youths.

Designed by art therapist and survivor, Marney Schorr, AIRY provides no-fee, equal-opportunity programming to

teens, young adults and their families. Peer support and community engagement through arts-based learning has been shown to be more effective than traditional talk therapy. Through expressive arts, AIRY creates a sense of safety, belonging and empowerment for at-risk youths. The program is evidenced-based and informed by suicidology, the peer support model and best practices in suicide prevention and DEI. Participants gather in an art studio where they learn skills in safety, mindfulness and emotional regulation. With the support and trust from funders like Greylock, AIRY can continue this life-saving work.



The Literacy Network (LitNet)

Greylock has been a loyal and strategic partner to LitNet for over 15 years, providing vital financial support by sponsoring core programs.

On average each year, 50 LitNet learners report securing a new job, raise or other workplace advancement because of improved English skills. LitNet has offered free 1:1 tutoring to adults in Berkshire County since 1991.

Learners are regularly connected with Greylock's Financial Wellness coaches—especially those who work on behalf of immigrant and non-English speaking homebuyers. LitNet learners utilize Greylock's Community Room for group classes and workshops at the Lee branch. Thanks to Greylock's community-minded generosity and collaboration, LitNet has helped thousands of people achieve their educational and life goals by becoming proficient English speakers, literate thinkers and engaged, empowered community members.

LitNet helps thousands of people achieve their educational and life goals.

LitNet's mission is to transform the lives of adult learners, both immigrant and U.S.-born, through the power of literacy, education and advocacy. They offer individualized support in English for speakers of other languages, adult basic education, high school equivalency and U.S. citizenship, as well as for

first-generation students making plans for college or professional training.

Through its corps of nearly 170 volunteer tutors, LitNet educates about 350 people annually, the vast majority immigrants wanting to learn or improve their English. LitNet also offers the Matthew and Hannah Keator Family Scholarship for New Americans to eligible individuals working towards U.S. citizenship. Tutoring and workshops are always free and open to anyone.



Continued: Community Support & Giving

- Elizabeth Freeman Center
- Fairview Hospital
- Families Like Ours
- FASNY Museum of Firefighting
- Festival Latino of the Berkshires
- Flying Cloud Institute
- Focus is Our Children
- Food Bank of Western Massachusetts
- Friends of Hudson Youth
- Giving Garden
- Gladys Allen Brigham Community Center
- Gould Farms
- Great Barrington Land Conservancy
- Great Barrington Public Theatre
- Great Barrington Rotary Club
- Great Josh Billings Runaground
- Greater Hudson Promise Neighborhood
- Greenagers
- Greenport Rescue Squad
- Hancock Shaker Village
- Harmony Project Hudson
- Hillcrest Educational Centers
- Hoosic River Watershed Association
- Hudson Area Library Association
- Hudson Children's Book Festival
- Hudson Development Corporation
- Hudson Flag Day Parade
- Hudson/Catskill Housing Coalition
- In Flight
- Jazz in the Berkshires
- Kinderhook Memorial Library
- Kripalu Health & Yoga Center
- Lee Historical Society
- Lenox Ecumenical Food Pantry
- Lenox Police & Fire Charities
- Life Needs Coop
- Literacy Network
- Louison House
- Love of T Foundation
- Mahaiwe Performing Arts Center
- Make a Wish Tournament
- Mass Audubon Berkshires
- Mass Wonderfund
- Massachusetts Association for the Education of Young Children
- Massachusetts College of Liberal Arts Foundation
- Mental Health Association of Columbia Greene Counties Inc
- National Alliance on Mental Illness, Western Mass
- No Paws Left Behind Inc
- Nonprofit Center of the Berkshires
- Norman Rockwell Museum
- North Adams Steeplecats
- Northern Berkshire Community Coalition
- Northern Berkshire United Way
- Paul Dowd Jimmy Fund Golf Classic
- Pediatric Development Center
- People's Pantry
- Perfect Ten After School
- Pittsfield 4th of July Parade Committee
- Pop Cares
- Processional Arts Workshop
- Railroad Street Youth Project
- Relay for Life (American Cancer Society)
- Remedy Hall Inc
- Rising Dove Ministry International
- Rites of Passage and Empowerment
- Roots & Dreams and Mustard Seeds Inc
- Roots Rising
- Roving Actors Repertory Ensemble
- Salvation Army Community Center of Hudson
- Samuel Harrison Society
- Second Nature Arts
- Second Street Second Chances
- Seeing Rainbows
- Shakespeare & Company
- Service Net
- Sheffield Kiwanis Club
- Sheffield Land Trust
- Soldier On
- South Community Food Pantry
- Southern Berkshire Ambulance
- Southern Berkshire Lions Foundation
- Stockbridge Sinfonia
- Strong Little Souls
- Tamarack Hollow Nature and Cultural Center
- Tanglewood
- Tapestry Health Systems
- Thanksgiving Angels
- The Mastheads
- The Mount
- UCP of Western Massachusetts
- UNICO of Pittsfield
- USC Credit Union Community Foundation
- Ventfort Hall Association
- Volunteers In Medicine
- WAM Theatre
- W.E.B. Du Bois Sculpture Project
- West Stockbridge Historical Society
- Westside Legends
- Williamstown Food Pantry
- Wreaths Across America
- Youth Center Inc
- Youth Education Sports Initiative
- Zonta Club of Berkshire County

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Partners & Affiliates

- 1Berkshire
- African-American Credit Union Coalition
- Attune Co.
- Associated Industries of Massachusetts
- Banzai (for schools) – online financial literacy
- Berkshire Housing Development Corporation
- BRIDGE
- Chambers of Commerce: Columbia, Lee, Southern Berkshire, Westfield, Williamstown, Southwestern VT
- City of North Adams Office of Veterans Services
- Columbia County Office for the Aging
- Cooperative Credit Union Association
- CUPride
- Defense Credit Union Council
- Downtown Pittsfield Inc
- Filene Research
- Greater New England Minority Supplier Diversity Council
- GreenPath Financial Wellness
- Humanidei & O'Rourke
- Inclusiv
- Massachusetts Roundtable Pacesetters
- Massachusetts Small Business Development Center
- National Association of Latino Credit Unions & Professionals
- New York Credit Union Association
- Schools throughout Berkshire County, MA and Columbia County, NY
- United States Department of the Treasury
- Williams Elementary School Partner in Education
- Your Credit Union Partner

Safety Net Program / Partners

Done in partnership with local employers, these affordable small-dollar loans help credit-challenged Members meet their emergency needs.

- 18 Degrees
- Berkshire Community Action Council
- Berkshire County Head Start
- Berkshire Family & Individual Resources
- Berkshire Family YMCA
- Berkshire Housing Development Corp
- BRIDGE
- Brien Center
- Central Berkshire Habitat for Humanity
- Community Health Programs Inc
- Construct Inc
- Elder Services of Berkshire County
- Fairview Commons
- Gladys Allen Brigham Community Center
- Goodwill Industries
- Hillcrest Educational Centers
- IntegriNurse
- Integritus Companies
- Interprint
- Kimball Farms
- Molari Inc
- Mt. Greylock Extended Care
- North Adams Commons
- Northern Berkshire Community Coalition
- UCP of Western Massachusetts
- Volunteers in Medicine
- Williamstown Commons

Financial Literacy / Education

Greylock is proud to partner with various community groups to provide financial education classes and coaching.

- 18 Degrees
- Aging Mastery Program
- Alternative Living Center, North Adams / Pittsfield
- Berkshire Community College
- Berkshire County House of Corrections
- Berkshire Innovation Center
- Berkshire Pathways
- Berkshire Pride
- Central Berkshire Habitat for Humanity
- Childcare of the Berkshires
- College Internship Program Berkshire
- Columbia County Sanctuary Movement
- Columbia Greene Community College
- Elizabeth Freeman Center
- First Congregational Church Great Barrington
- Flying Cloud Institute
- Franklin County Technical School
- Greenagers
- Have Hope Peer Recovery Center
- Herberg Middle School
- Hoosic Valley High School
- Keenan House for Men, North Adams / Pittsfield
- Living in Recovery
- MassAbility
- Massachusetts College of Liberal Arts
- MassHire
- Monument Mountain High School
- Pittsfield Community Justice Support
- Pittsfield High School

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Berkshire Community Action Council (BCAC)

In 2025, despite staffing and budget constraints, BCAC served 2,109 children thanks to dedicated volunteers and community partners like Greylock.



BCAC helps Berkshire County families meet immediate needs and build lasting stability—work that is rooted in dignity, respect and the belief that everyone deserves the opportunity to move forward with confidence.

This belief is shared by Greylock, whose partnership is grounded in strong alignment of values and mission, and is focused on strengthening individuals, families and the broader community.

Through Greylock, families gain access to fair, affordable loans, which provide critical relief during unexpected financial challenges, offering a rare opportunity for individuals with limited or poor credit to establish or rebuild credit safely. Programs support employed clients with low-interest loans for reliable transportation, helping them maintain employment.

BCAC offers warmth and hope, ensuring no one faces hardship alone.

Personalized financial coaching further strengthens this work by supporting budgeting skills, credit improvement and long-term financial confidence.

Greylock's commitment to dignity and opportunity is also reflected in its long-standing support of BCAC's ELF Children's Warm Clothing Program. For more than 40 years,

ELF has ensured that children across Berkshire County receive brand new coats and boots, along with other winter essentials.

The need behind this work is often hidden. A retired teacher once shared that when his late wife asked a student why he was not wearing a coat, the boy quietly replied, "It was my brother's turn to wear it." Moments like that remind us how fragile stability can be.

BCAC meets families where they are, offering warmth, opportunity and hope so no one faces hardship alone.



Elder Services of Berkshire County, Inc.

Greylock's generous donations help Elder Services fund staff salaries, supplies, training, outreach materials and more.

Over the past three years, the support of Greylock has defrayed operating costs for vital programs such as SHINE, which stands for Serving the Health Insurance Needs of Everyone. Greylock's lifesaving support has bolstered Elder Services' primary funding source, federal funding, which only covers about 40% of their operating costs.

Elder Services helps seniors live with dignity, independence and self-determination.

SHINE provides free, unbiased health insurance counseling to Medicare consumers and their caregivers, helping to empower people to make informed choices about their care. Volunteer counselors—who undergo a comprehensive 50-hour training program and must pass a state exam—help consumers compare the costs and benefits of Medicare and other health insurance

options and help them enroll in programs that best fit their needs. Counselors screen consumers for eligibility for public benefit programs that may help cover their Medicare costs.

Greylock also supports another Elder Services program that benefits many Berkshire older adults. Meals on Wheels provides nutritious, hot meals every weekday for isolated, frail, or homebound older adults. According to Meals on Wheels America, nearly 13 million older Americans struggle with hunger each year. With Greylock's help, Elder Services is committed to making sure Berkshire County's seniors receive the nutrition they need to remain active and live independently.

With more than 40 programs and services under its helm, Elder Services provides older adults, caregivers and people with disabilities the tools, services and support to live with dignity, independence and self-determination, and to achieve the highest possible quality of life.



- Railroad Street Youth Project
- Remedy Hall
- Roots Rising
- Second Street Second Chances
- Spark of Hudson
- Taconic High School
- William Stickney Adult Learning Center

Major Community Event Sponsorships

- Berkshire County Chapter of the NAACP – Freedom Fund Awards, Juneteenth Event
- Berkshire Jewish Film Festival
- City of North Adams – Community Events: Beach Party
- City of Pittsfield – Community Events: Eggstravaganza Egg Scramble, Outdoor Movie Series, Halloween Parade
- Live on the Lake – Free Community Concert Series
- Party in the Park – Free Community Concert Series
- Town of Great Barrington – Bandstand Concerts

In 2025, Greylock awarded scholarships to 24 students— 22 in Berkshire County and 2 in Hudson, NY

High School Scholarships Berkshire & Columbia Counties

- BART Charter School
- Drury High School
- Hoosac Valley High School
- Hudson High School (NY)
- Lee High School
- Lenox Memorial High School
- McCann Tech High School
- Monument Mountain High School
- Mt. Greylock High School
- New Lebanon High School (NY)
- Pittsfield High School
- Taconic High School
- Wahconah Regional High School

Thanks you so much for naming me the recipient of the Greylock Federal Credit Union Employee Scholastic Scholarship. It means a lot to my family and I to be able to receive this Scholarship. Thank you again

- Tim Kaley
Greylock Scholarship recipient

MORTGAGE LENDING

Our goal is to help people in our community build wealth and bring stability to their lives. The Greylock Mortgage team is committed to guiding people on their journey to homeownership.



Greylock Federal Credit Union again ranks as the #1 mortgage lender in Berkshire County

Erin Carlotto



Vincent Beraldi



Sarah Gaffey



Greylock is proud to have 5 of the top 10 mortgage loan originators in western Massachusetts*

6



Jen Paquette

8



Haley Briggs

329 purchases totaling **\$91,519,006**

\$51,006,057 in new home equity loans

\$1,263,765 in downpayment assistance benefitting **42** households through partnerships with Federal Home Loan Bank, MassHousing and others

151 first-time home buyers helped with closing cost credits totaling **\$413,240**

39% of all new mortgages were to borrowers considered to be low to moderate income

**According to Banker & Tradesman.*



Greylock has my back

“I needed to buy a house. I needed to. It was a real anxiety in my life. When I first drove up to the house...I just fell in love. After I signed the contract, I was on a deadline. I needed a mortgage, so I called Greylock. They said, **‘You’re fine, you’re good—we’ve got you.’** I knew I was in good, safe, caring hands. I’ve had nothing but positive experiences since. And it’s really convenient—you can even pay your mortgage from the app, which is amazing.”

-Kate

Awards & Recognitions



Reader's Choice Award Best Credit Union

Greylock is honored to have been chosen once again as the favorite credit union by readers of the regional media outlet, Rural Intelligence, which covers the Berkshires and Hudson Valley in New York.



2025 Top Lender in Berkshire County

#1 for number of loans
#2 in volume of loans



Best of the Berkshires Best Credit Union Award

For the 14th straight year, we are honored to be recognized as the Berkshire's Best Credit Union by Berkshire Eagle readers.



5-Star Superior rating from the Nation's Premier Credit Union and Bank Rating Firm

A 5-Star Superior rating indicates that Greylock Federal Credit Union is one of the strongest credit unions in the nation, excelling in areas of capital, loan quality, stability and more.



In 2025, Greylock was the recipient of NAACP Berkshires' The President Allyship Freedom Fund Award.



Greylock was selected as Berkshire Pride's 2025 Community Partner of the Year.



GREYLOCK.ORG

413.236.4000
800.207.5555 (24/7)

MAILING ADDRESS

150 West Street
Pittsfield, MA 01201

BE SOCIAL WITH US



Greylock has 12 branches throughout Berkshire County, MA and Hudson, NY as well as thousands of surcharge-free ATMs across the U.S. and Canada.

INSURED
BY NCUA