



# NOTICES

## Holiday Closings

- October 12
- November 11
- November 26
- December 24 (Closing early, 1pm)
- December 25
- December 31 (Closing early, 2pm)
- January 1

Please like our Facebook page for upcoming events and information.

Insured by **NCUA**



## A Message from the CEO



Greylock Federal Credit Union is honored to announce that it has joined the African American Credit Union Coalition (AACUC). In addition, Greylock’s Board of Directors has unanimously voted to sign on to a national Credit Union Diversity, Equity and Inclusion Collective’s statement of solidarity and commitment to change (<https://www.cudeicollective.org/pledge>).

The nation-wide commitment, spearheaded by the African American Credit Union Coalition’s (AACUC) Commitment to Change, brings credit unions together to listen, learn, advocate and amplify the voices of the marginalized and vulnerable members of the community. The cooperative philosophy of the credit union movement has always focused on financial equity. This pledge helps credit unions focus on clear actionable efforts to create real, meaningful, transformative and sustained change.

Through membership in the AACUC, Greylock is working to strengthen access to financial services for people of color in the community. The added counsel and tools of the AACUC’s Commitment to Change will help Greylock as the credit union continues to pursue meaningful change around historically unequal access to financial resources.

This call to action is directly in line with Greylock’s long held commitment to inclusion, diversity, equity and accessibility. The pledge serves to strengthen our resolve to help our entire community to thrive. Our Board is committed to the hard work that lies before us during this time of great social change.

The pledge has gained the support of a coalition of over 150 credit unions and service providers nationally since its launch on Juneteenth (June 19th). The position statement commits that “Together, we are stronger. Together, we can create a better world where all members of our communities can take part in our democracy, live free of fear from violence, and enjoy physical and financial well-being. We stand for financial democracy.”

Sincerely,

John L. Bissell  
President and Chief Executive Officer



*Opportunity Grows Here*

**ESTABLISH**

We wanted our own home with a yard for Gracie to play in. Now we have it!

**\$2,500 Bonus**

First-time homebuyers enjoy your first 2 mortgage payments on us.\*

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FEDERAL CREDIT UNION

\*Subject to credit approval. Valid for 2 monthly payments of up to \$1,250 each, or a maximum of \$2,500. Only valid for First-Time Homebuyers toward adjustable rate mortgages. Offer expires 12/31/20. Insured by NCUA.

# Resumption of Certain Business Practices and Service Charges

As we continue to adjust to the “new normal” and provide expanded access to our branches, Greylock will be resuming certain business practices that were temporarily suspended when the pandemic began to take hold back in March. This will include certain electronic and paper notifications as well as certain service charges. Beginning October 1, we will once again be sending late notices and assessing service charges for: share transfers to cover overdrafts, loan late charges, returned deposit items charges, operator assisted loan payment transactions and returned mail charges. While we will be reinstating these service charges, it is important to note that these are not new. All of these service charges were in place prior to being suspended in March. Should you require additional details, Our Rates & Service Price schedule is available online or upon request.

On a more positive note, you will no longer be limited to 6 online or electronic transfers from your savings and money market accounts. These limits, required by federal Regulation D, have been eliminated. Many members have requested more flexibility with respect to transaction limits over the years and we are happy that we can finally provide you with that desired flexibility on a more permanent basis.

Lastly, and most importantly, we want you to know that we will continue to work with any member who is experiencing difficulties, either due to the pandemic or otherwise. The financial well-being of you, your family and our community is our top priority. While there may be some situations where our ability to assist you may be limited, we will continue to work with you in any way possible to help you through these unprecedented and challenging times. Our member service representatives and financial coaches are here to help, so please do not hesitate to reach out to us if you need assistance.



*Certified Credit Union Financial Counselors (L-R): Stephanie Martin, Gloria Escobar, Cindy Shogry-Raimer, and Sandy Brazee. Photographed pre-COVID 19.*

## Meet your coaches

Greylock’s commitment to financial equity and access goes beyond our array of affordable products. As a member, you have access to our team of coaches who can provide reliable financial advice at no cost to you. Their wide-ranging services can include assistance with budgeting to navigating financial hardships.

According to Cindy Shogry-Raimer, Vice President, Director of Community Development, “one of our Certified Credit Union Financial Counselors (CCUFCs) can meet with you virtually, at various Greylock locations or at your place of employment.”

To earn the CCUFC designation, each coach has completed a combination of educational objectives and required exams. Recertification is required every three years.

To make an appointment with anyone on the CCUFC team, please call the Community Empowerment Center at (413) 344-1026.

Each issue of MoneyTalks will highlight members of the coaching team. Every coach has their own unique style and area of expertise; we can help you choose the coach best suited to help you achieve success.

For this first installment, we would like to introduce you to the three coaches based in the Community Empowerment Center at our Kellogg Street branch in Pittsfield.

Stephanie Martin joined Greylock as a contact center representative in 2012. She excelled in helping members identify solutions and proved to be an adept problem solver. She earned her CCUFC certification in 2016 and has been coaching full-time since 2018.

Stephanie has always been heavily involved in the community and currently serves on the boards of Camp Howe, Berkshire Community Action Council, and Youth Center, Inc. Stephanie and her husband have three children.

Sandy Brazee started at Greylock in 1998 as a Recovery Officer. Through her work, she discovered a passion for helping people find success in their financial lives. She earned her CCUFC certification in 2017 and joined Stephanie as a full-time coach in 2018.

Sandy specializes in outreach for our Safety Net Loan program and often works at the worksite (via phone and internet these days) to build employee success. Her empathy, compassion and tough love approach helps members develop a new approach on life.

Gloria Escobar is Greylock’s Financial Wellness Latinx Outreach Coach. In this role, and as an IRS ITIN Agent, she utilizes her financial coaching skills to also assist members in obtaining ITIN loans and strengthen Greylock’s relationships within the growing Latinx community and its commitment to its designation as a Juntos Avanzamos (Together We Advance) credit union.

Gloria is an active volunteer throughout the region and a steadfast advocate for equity and inclusion for Berkshire County’s immigrant community. She earned her CCUFC in 2017 and is currently enrolled in Business Management at Berkshire Community College and has earned an accounting certificate from Mildred Elley and an administrative business degree in her home country of Colombia.



## COVID-19 and Greylock's Response

As our country and our economy are slowly going back to work, we are proud that Greylock never stopped working for you. When our branch lobbies were no longer available, we helped many of you learn to bank from your computer, over your phone, or in a drive-thru lane. In fact, more than 40,000 of your neighbors are now active online and mobile bankers, a true sign of your resiliency and flexibility. Digital and telephone banking services will be the safest and most convenient connection to Greylock for many months to come, so if you have not signed up yet, please visit [www.greylock.org](http://www.greylock.org) today or call us at 236-4000 and we can help you through the process.

As your credit union, Greylock provides all the tools you need to manage your financial life and achieve your personal goals. And because Greylock is a not-for-profit financial cooperative, your active membership also helps to rebuild our community. Here are a few of the things we have accomplished together to overcome the challenges of COVID-19:

- More than 3,000 members received temporary relief on their loan payments, and thousands more had fees waived, as we helped to keep our local economy afloat;
- Greylock provided 563 emergency loans to local health care employees and first responders;
- We helped save nearly 4,000 local jobs by issuing \$30.6 million in SBA Paycheck Protection Program loans to local businesses, many with fewer than 10 employees; and
- We worked with hundreds of Greylock members on repayment options for their mortgage and auto loans.

There is a lot we do not know about the future, but you can count on this: Greylock will never stop working hard to serve you and strengthen our community. Thank you again for your patience and your loyalty. We are truly honored to serve your financial needs.

# STRENGTHEN



We can help you with your goals by developing an investment plan or fine tuning an existing plan aligned with your needs, goals and level of investment experience.



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INVESTMENT  
GROUP

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### Meet Brian Astorino

Financial Advisor at Greylock Investment Group, has been promoted to Vice President. Astorino develops long-term financial strategies for credit union members and clients and is located at Greylock Federal Credit Union's Merrill Road office in Pittsfield.

"Brian is an asset to us and to the entire community," said Greylock Investment Group Senior Vice President Michael Fazio. "His keen insight into financial planning is matched only by his compassion for the community and family. We are proud to have him as a leader on our team."

Astorino joined Greylock Investment Group in January 2009 and has been in the industry for 18 years. He graduated Magna Cum Laude from Massachusetts College of Liberal Arts, earning a B.S. in Business Administration, holds the Series 7 and 66 registrations with LPL Financial, and his Massachusetts insurance licenses. He currently serves as Chair of Adams Cheshire Educational Partnership and is a member of the Board of Directors of Goodwill Industries of the Berkshires. He lives in Cheshire with his wife Laurie and their three children.

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**Greylock Federal Credit Union**

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Krystle A. Blake	Angelo Borsello, Jr.
Allison Bedard	Lori Broderick-Bean

Money Talks is a quarterly publication of Greylock Federal Credit Union included with members' March, June, September, and December statements, and online at [www.Greylock.org/newsletters.html](http://www.Greylock.org/newsletters.html). Editorial comment is encouraged and can be sent to the Editor at 5 Cheshire Road, Suite 26, Pittsfield, MA 01201. The articles in this publication are not intended to provide specific recommendations. You should consult with a professional with regard to your individual situation.

**Atención miembros de habla española!**

No dude en visitar a nuestro personal bilingüe in Greylock. Ellos estarán siempre dispuestos a ayudarnos con sus preguntas. Por favor llame al (413) 236-4000.

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## Protection, expertise, and commitment throughout life's challenges

### Greylock Insurance Agency

The last few months have brought great change and unexpected challenges. Fortunately, the team of experts at Greylock Insurance Agency has been there to protect you and your family through it all.

Even though our office had to shut their doors for a while, Greylock's entire team was always hard at work for you - answering your phone calls and emails and even video conferencing to make sure you continued to receive the great service you deserve and expect.

Greylock can now offer you in-person appointments, with some precautions. Your safety, and the safety of staff, is always Greylock's top priority, so our branch locations are taking walk ins, while our stand-alone offices (Westfield, Great Barrington, Allendale and Williamstown) are taking appointments. Please call (413) 443-5943 to arrange a time to sit down with an agent (same day appointments may be limited).

Greylock is following all health and safety recommendations from Governor Baker and medical experts. We require proper use of face masks, limit the number of people allowed into our office at any given time and observe 6' social distancing at all times. You will also find plexiglass 'sneeze guards' at every desk for additional safety. If you would rather not wear a mask, we ask that you please continue to conduct your business by telephone or email. Our online and telephone services are still the safest ways for you to work with Greylock Insurance Agency for the foreseeable future. Our virtual services not only provide improved convenience, they also help keep you safe. If you still need to sit down with someone, please be sure to call ahead for an appointment.



**BE SAFE**

Visit [Greylock.org](http://Greylock.org) or call Greylock 24/7 at (413) 236-4000 if you need help setting up or using online, mobile or telephone banking.



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