

QTC 55 NEWSLETTER

QUALITY TIME CLUB
VOLUME 30, NO. 1
March 2020 ISSUE



NOTICES

Holiday Closings

Monday, May 25

Coming soon

- Annual Meeting, March 24
Colonial Theatre, 5pm
- Youth Week, April 20-25
- Berkshire United Way
Car Giveaway, May 14
Johnson Ford
- Social Security Presentation
with Dinner, May 20
Berkshire Hills Country Club,
5:30pm

Simple Security



This year when you write a date on a document, don't shorthand the year 2020 to just "20." That is the message from the National Association of Consumer Advocates.

The concern is that you could become a victim of fraud if someone alters the date to an earlier year. For example, 04/01/20 could easily be changed to 04/01/2019. That could make it look like you agreed to a contract a year earlier making you responsible for a year's worth of payments.

The year on your checks could also be altered to imply that you are not current on payments. Though the Advocates state that no frauds have been reported as of yet, it is always better to be safe than sorry.



It's time for a change

From John Bissell

The Quality Time Club (QTC) represents an opportunity to celebrate active aging in the Berkshires. You are a special group of members with a long history here at Greylock. As you know, Greylock rewards QTC members with special services including free checks and money orders, invitations to special events and this quarterly newsletter dedicated to the interests of members over 55.

We have made the decision to change the way we distribute this newsletter. Starting in July, the QTC Newsletter will be included with your member statement along with the MoneyTalks Newsletter. Members who receive e-statements will be able to read their newsletter online.

This way, all members of Greylock will have the opportunity to read the QTC Newsletter and learn about the benefits of QTC membership. It's also a chance for younger members to learn about issues that may

be affecting their older family members and friends.

Please encourage other Greylock members over 55 to join the club.

QTC Benefits:

- Free Personal Checks
- Free Money Orders
- No ATM or point-of-sale fees
- Free Seminars
- Direct Deposit Program
- Regular Newsletter

To learn more, contact Jennifer Connor-Shumsky at (413) 236-4886 or jshumsky@greylock.org

Thank you for your loyalty!

John Bissell,
President and Chief Executive Officer





FREE AARP Social Security Seminar

Greylock Quality Time Club educational speaker series

Retiring Soon? Social Security is one of the most successful and effective social insurance programs in our nation's history. In this session, we will explain the facets of Social Security (retirement, survivors, and disability benefits), discuss the options for when to claim your retirement benefits, and cover implications of working while collecting benefits. This session is a good overview for anyone interested in Social Security, and is especially useful for people considering their retirement benefit options.

Wednesday, May 20
Berkshire Hills Country Club
500 Benedict Road - Pittsfield

5:30pm - 7:00pm
5:30pm Dinner Buffet
6:00pm - 7:00pm Presentation

RSVP: ljamross@greylock.org

Seating Limited to 100

Questions? Please contact
 Jennifer Connor Shumsky, 413-236-4889

BENEFIT

Car Insurance Discount for Greylock Federal Credit Union Members.

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GREYLOCK
INSURANCE AGENCY



Remember when...

by Dick Belair

Every Christmas season I remember my time in the service and recall the song "I'll be home for Christmas" which concluded with "if only in my dreams." A dream many in the military have every year. Christmas is spent serving their country somewhere far from home, having their turkey dinner served in the mess hall on a tin tray by another GI who is dreaming that he was home for Christmas, too. Some of those serving in the field were not even that lucky.

For many, me included, it was our first Christmas away from home. Three of the four holidays that passed during my tour of duty were spent in the UK. Interesting, but as Dorothy said in *The Wizard of Oz*, "there's no place like home."

Those of you reading this may have missed being home for Christmas for reasons other than military service but I expect many of you were home also "if only in your dreams."

STRENGTHEN

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85th Annual Meeting & Member Appreciation Night Tuesday, March 24, 2020 Colonial Theatre

5pm Social hour /
Hors d'oeuvres
6pm Annual Meeting
7pm Dessert & Dialogue
with Greylock Leaders

Join
Us!



March is Women's History Month

We invite you to join us as we honor Women's History Month in March. We encourage all employees and members to wear red on Monday, March 9th as we celebrate International Women's Day. All women who visit a branch that day will receive a red carnation as a token of our appreciation.

Throughout the month of March, we will also be conducting Days of Caring projects in which Greylock employees will donate their time and services for special projects for organizations such as the Berkshire Community Action Council, Central Berkshire Habitat for Humanity, Child Care of the Berkshires, and the Gladys Allen Brigham Center, among others.

Can you name a historic female figure from the Berkshires? Watch our in-branch TV screens and social media pages to learn about Edith Wharton, Susan B. Anthony and other local heroes.

Greylock is committed to gender equality in the workplace and in the community. This promise means that Greylock has made it a priority to support efforts that encourage female empowerment with programs such as the WAM Theater, Berkshire Business and Professional Women, the Elizabeth Freeman Center, and Gladys Allen Brigham Community Center.

Internally, we host a Women's Leadership Committee that informs and guides management around career opportunities and professional collaboration, work life balance, corporate culture, mentor opportunities, and philanthropic vision.

Community Empowerment Center Partnerships

Volunteer Income Tax Assistance **VITA** ^{Free} TAX PREP

Every Tuesday and Thursday through April 14

Tuesday appointment call 442-0002

Thursday appointment call 418-3685

Central Berkshire Habitat for Humanity
BERKSHIRE COMMUNITY ACTION

75 Kellogg Street, Pittsfield

GREYLOCK FEDERAL CREDIT UNION
Member Since 1964



Good News!

Your Nice Touch Plus® experience will be improved soon! Greylock's telephone banking service will be upgraded in the very near future. You'll notice enhanced voice recognition and easier navigation.

Keep watching for more information from your friends at Greylock.

Mission Statement

The QTC 55 NEWSLETTER provides helpful information on matters of universal concern to members of the Club who are age 55 years and older. Readers are encouraged to send comments or input to QTC/GFCU, 150 West Street, Pittsfield, MA 01201, Attn: JamieEllen. Newsletter input is intended to best satisfy readers' interests and the mission of the Club.

413-236-4000

<http://www.greylock.org>

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Greylock Federal Credit Union
150 West Street
Pittsfield, MA 01201-9114

Tips for Living



Hydrogen peroxide is one of the things that most of us have in our medicine cabinet. But do you know all the tricks it can do?

Musty carpet – add a ¼ cup of hydrogen peroxide to a gallon of hot water, a squirt of dish detergent, and a few drops of lemon essential oil. Lightly spray the mixture over the carpet and allow to dry before vacuuming. For spot cleaning, spray directly on the spot and scrub with a damp cloth.

Discolored cookie sheets – make a paste of baking soda and hydrogen

peroxide and apply that to the burnt, dirty areas. Let sit for ten minutes. Scrub away with warm water. Repeat if necessary.

Yellow nails – soak a cotton ball with hydrogen peroxide and swipe it across your nails just like you do with polish remover.

Dirty cutting board – pour hydrogen peroxide directly on the cutting board, spread it around with a sponge, and let it sit and fizz (about five minutes.) That fizzing is killing germs. Then wipe it off with a sponge. Repeat if needed

ACCESS

Now you have access to Greylock on weekends, holidays, snow days, off hours - anytime! (413) 236-4000
Speak with a representative 24/7 • English or Spanish

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