NOTICES

Holiday Closings
December 24 (Closing early, 1pm)
December 25
December 31 (Closing early, 3pm)
January 1
January 20
February 17

Coming soon
Look for your friends at Greylock participating in:
QTC Holiday Luncheon
Thursday, December 12
Pittsfield Country Club
$15 - reservations required by Dec. 4th
Please call Jennifer Connor-Shumsky at 413-236-4889
10x10 Upstreet Arts Festival
Pittsfield
February 13 - 23
North Adams Winterfest
February 15 & 16
Fireworks on the Common
Pittsfield
February 22 at 6 PM

Chairman’s Corner

By Stan Walczyk

It seems everyone we talk to these days has received an email or phone call from a fraudster. The best defense against them is knowledge. These thieves try to take advantage of our compassion and goodwill. We must educate ourselves and look out for one another.

There are always new scams being designed to separate us from our hard earned money. But there are known frauds we can watch out for. Here are some tips to help you avoid falling victim:

• No law enforcement or government agency will call and threaten to arrest you if you do not pay a fine.
• Your social security number cannot be suspended.
• Lotteries are not awarded to email addresses. If you didn’t buy a ticket, you didn’t win.
• Never allow technical support to access your computer unless you initiated the service call.
• If you receive a message on your computer warning that a virus was found, do not click the link in the popup warning. Call a trusted computer technician.
• If you ever receive a phone call from a family member claiming to need money for an emergency, call another family member to confirm the situation, even if the caller begs you to keep it a secret.
• Never use gift cards as a form of payment for a purchase.
• Be wary of online romances. They can be very destructive financially and emotionally. Share your situation with a trusted friend and listen to their opinion. Two heads are better than one when it comes to love and money.
• Do not respond to foreigners needing help to move money in or out of the United States. It is ALWAYS a scam. You should never have to send money to get money.
• When selling things in the classifieds or at a tag sale, only take payment in the exact amount of the sale. Never accept a check for more than is due.
• In fact, don’t take personal checks for goods sold. Always require certified bank checks or cash for high priced items. Certified bank checks are not 100% safe, but they are much safer than a personal check.

No one likes being suspicious all the time, but when it comes to your money, question anything that sounds too good to be true or requires you to take immediate action with your money. Always check with a trusted source when being asked for money or access to your social security, Medicare or credit card numbers. Greylock tellers and contact center staff are trained to support you and help identify fraud. Feel free to ask them if you question a situation.

Not youth, nor beauty is so much to be envied as the state of the woman who has freed herself from the fear of age.

Good Housekeeping, 1913

Quote contributed by Trude Willey
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.

From The Desk Of The CEO

On a snowy day in 1971, the Pittsfield GE Employees Credit Union opened its new headquarters on Kellogg Street. And, on a sunny day in 2019, Greylock re-opened this remodeled facility with a beautiful new branch and Community Empowerment Center to anchor our financial inclusion initiatives. This achievement secured Greylock’s commitment to the Morningside community for another generation.

The new branch stands as a beacon of opportunity in an underserved area thanks to the dedication from our Board of Directors, employees, and construction and design partners.

I wish to extend a heartfelt thank you to our loyal members who have built this Credit Union over the past 84 years, and who share Greylock’s continued commitment to our community.

John Bissell, President and Chief Executive Officer

Remember when...

by Dick Belair

Remember when mail was delivered twice a day, it cost three cents to mail a letter and a penny bought you a post card?

Now mail only comes once a day, a stamp is 55 cents and I do not know if post cards still exist.

Back in my day, a penny was worth something. There was penny candy, save five for a full size candy bar. In downtown Pittsfield, a penny got you twelve minutes in a parking meter and five of them got you an hour. I recall my parent’s joy when my dad got three cents an hour raise. During World War II, steel pennies were minted to save copper for the war effort.

When I was stationed in the United Kingdom with the US Air Force, we were paid in paper script, no pennies. On base, our purchases were rounded to the nearest nickel. I doubt pennies will ever become obsolete, but who knows. Remember the 50-cent coin?
Tis the Season... for broken pipes

We have all heard the warnings: have a plan and practice your response to make sure you are ready for an emergency in the home. We often think this means fire and medical emergencies, but water can do significant damage and create dangerous situations too.

As winter settles in, it’s a good time to revisit your home safety plan and make sure you know what to do in the event of broken water pipes. The American Red Cross has a guide for developing your plan at https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/flood.html.

Once all people and pets are secure, call your landlord (if renting) and your insurance agent. They will guide you through the next steps and help make sure your insurance claim can be processed as efficiently as possible. Keep every receipt and take notes on all conversations with contractors and inspectors.

Water damage can be dangerous. It is important that remediation begin as soon as possible to avoid mold, mildew and bacteria contamination. According to Vlad Agapov of Quality Cleaning and Restoration, “you need to get the standing water out of your home as quickly as possible. You also need to make sure any personal belongings you wish to keep are properly dried and disinfected. It is a very time sensitive and yet complex process.”

You can do some of the remediation work yourself, but much of the work requires proper safety gear and specific procedures to ensure your home is free of the lingering danger of excess water. Please contact your local insurance agent to answer any further questions you may have.
Financial Coaching for Seniors

By Cindy Shogry-Raimer

When life changes occur, Greylock’s certified financial wellness coaches are here to help. We offer free one-on-one coaching to assist with building budgets, paying bills, accessing community support services and much more through our recently opened Community Empowerment Center (CEC).

We offer classes on fraud prevention, retirement planning and other matters that may arise in retirement. The CEC also hosts our community partners for events that provide valuable services such as VITA tax preparation, winter fuel assistance applications, and mobile health care.

Please stop by your favorite branch or call me at 413-236-4169 for more information on how Greylock can help you with free professional support for maintaining your changing needs.