Side Job Savvy

More and more Americans are renting homes through home sharing apps and taking on gigs like ride sharing or food delivery. Are you covered for risks? Find out what you need to know.

On-demand apps, social networks and peer-to-peer services are new ways to manage our lives. Standard auto and homeowner policies may incorporate policy language that can cover some risks, but for other situations, insurance protection is not included.

Speak with your insurance agent if you take part in any of the following activities:

- **Short-Term or Seasonal Rental**
  - There are over 660,000 Airbnb listings and close to 560,000 VRBO listings nationally.
  - Before listing your residence, make sure your homeowner policy provides coverage for business pursuits. While you may be supplementing your income, valuable protection may end up costing you.

- **Peer-to-Peer Services**
  - Ride-sharing services and food delivery apps continue to grow.
  - 30 percent of American adults have used a ride-sharing service, such as Lyft or Uber. A percent of consumers have used a small restaurant delivery app, such as DoorDash or GrubHub.
  - Will your personal auto policy fully protect you and your passengers? Before, during and after going off.

If You Give A Mom A Snow Day

A parody in the style of Laura Numeroff’s popular children’s book series. Dedicated to all the working parents who secretly wish for a snow day, while their children head off to school by Heather King and Tracy McConnell

If you give a mom a snow day, she’s going to want to go back to bed.

When she’s finally awake, she’ll want to snuggle on the couch and turn on “The Today Show”. When she sees Hoda cooking, it reminds her that she’s hungry.

She’ll order Chinese takeout, to be delivered, of course.

When she’s finished eating, she’ll want to binge watch “When Calls the Heart,” which reminds her of all the books she wants to read.

So, she’ll go to the bookshelf and pull out every book, until she finds the one she wants to read.

When she turns around, she’ll see the mess she’s made.

And chances are she’ll start to clean.

She may even get carried away and clean every room in the house.

When she’s done, she’ll want to go back to bed.

And chances are if she goes back to bed, she’s going to want another snow day.

You now have 24/7 Access to Greylock!

Greylock’s new 24/7 Access team is available to assist you around the clock, even on holidays! You can now speak to Greylock agents anytime by calling our main number (413) 236-4000 or toll-free at (800) 207-5555.

Greylock 24/7 Access agents can help you with:

- General inquiries
- Internal transfer requests
- Balance inquiries
- Transaction or ATM transaction details
- Credit card assistance
- Online banking assistance including lockouts and resets
- Spanish translation
- And much, much more!

Hablas Español!

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

Greylock Federal Credit Union, 1971

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.
Notice of 85th Annual Meeting ~

Greylock Federal Credit Union’s 85th Annual Meeting is scheduled for Tuesday, March 24th at the Colonial Theatre, 111 South Street, Pittsfield. Meeting begins at 6:00pm. Board Chair Stanley Walczyk and President/CEO John Bissell will review highlights from 2019, and Executive Vice President/COO Michael Stoddard will report on Greylock’s financial condition. Copies of the 2019 Annual Report will be distributed. Resolutions are not required.

Nominating Committee

In accordance with its bylaws, Greylock Federal’s Nominating Committee submits the following slate of four candidates to fill the four open seats for election at the Annual Meeting:

**John Bissell – 3 year term**

Bissell was appointed to the Board in July 2018 and serves on the ALCO and Governance committees. He was named Greylock’s CEO in 2015 and has been with Greylock since 2003. A native of Berkshire County, Bissell earned his Bachelor’s Degree from Amherst College, graduated from the New England School for Financial Studies program at Babson College, and earned an MBA from the University of Massachusetts, Amherst. He currently serves as chair of Berkshire Health Systems where he also chairs the audit committee. He has also served on the Colonial Theatre and Berkshire United Way boards of directors and co-founded Pittsfield Promise (an early literacy initiative). He lives in Pittsfield with his wife Melissa and has three children.

**Gerard E. Burke – 2 year term**

Burke joined the Board in 1999. Over the past 20 years, he has served on a number of Board committees and served as Board Chair from 2015 - 2017. He is president and CEO of Hillcrest Education Centers, and holds a master’s degree in business administration from Western New England College, a master’s degree in counseling psychology from Anna Maria College, and a bachelor’s degree in special education from Fitchburg State College. His community involvement includes membership in both the MA and Berkshire Business Roundtables. He is also a founding Board Member of the 1Berkshire Strategic Alliance. He lives in Pittsfield with his wife, Kate, and has six children.

**Kelly J. Krok – 3 year term**

Krok joined the Board in January 2013 and serves on the Community Support, Compensation (Chair) and Asset Liability Committees. She holds a bachelor’s degree in special education from Fitchburg State College. His community service includes a senior who is also a volunteer at Greylock. She and her husband Joseph live in Pittsfield and have two children.

**Sheila LaBarbera – 3 year term**

LaBarbera joined the Board in 1999 and currently chairs the Loan Policy Committee. She also serves on the Compensation and Governance By Law committees. She has bachelor’s and master’s degrees in business administration from Western New England College. LaBarbera is the executive administrator of the Berkshire County Retirement Board. She is a graduate of the Institute for Chartered Pension Professionals, and is certified in pension benefits analysis and investment portfolio management. She lives in Pittsfield.

Board candidate nomination petitions

Greylock members who are interested in serving on the Board of Directors may request a Nomination Petition at any Greylock branch. To qualify, a member must be age 18 or over, and submit a completed Nomination Petition (including a signed certificate from the member stating that he/she is a member of good standing and will serve if elected), 50 signatures of current Credit Union members, a statement of qualifications, and biographical information similar to those listed.

Candidates must return completed Nomination Petitions directly to the VP Administration 150 West Street, Pittsfield no later than 4:00 p.m. on February 13, 2020. No Nomination Petitions will be accepted after this deadline. For more information on Nomination Petitions, call (413) 236-4103.

Voting procedures

Voting procedures - In accordance with the Bylaws, because the number of Nominators put forth by the Nominating Committee is equal to the number of open seats, nominations from the floor will not be allowed. Elections will not be conducted by ballot, unless properly submitted Nomination Petitions result in there being more Nominators than open seats, in which event ballots will be distributed. The order of other business will be announced at the meeting, it includes a special meeting called for the purpose of expelling members who have caused a loss to the Credit Union, but only after those members have been given an opportunity to speak.

Do you know a high school senior who is also a Greylock member?

Greylock offers Community Enrichment scholarships to students who exemplify positive community spirit.

Encourage them to apply today!

All applications must be received by Friday, April 17, 2020.

For more information, contact a high school guidance counselor or go to Greylock.org ➔ Get to Know Greylock ➔ Community Support

Do you see these symbols in the check out line, it means you can Tap to Pay with any credit card or debit card that carries the same symbol or with your payment-enabled phone, smart watch or other device.

Known as contactless payments, this form of payment uses short-range wireless technology to make secure payments between a contactless card or payment device and a contactless-enabled checkout terminal. When you tap your card or device near the symbol on the checkout terminal, your payment is sent for authorization.

Contactless payments are fast, safe and easy, which makes them ideal for places like fast food restaurants, grocery stores, vending machines, and more. Contactless payments are secure because, just like a chip card, each transaction is accompanied by a one-time code that protects your payment information. Unlike cash, contactless payments provide an electronic record of your purchases and give you all the functionality of a credit card, so you can add a tip, get cash back (where available) and more.

Watch for this new option coming to Greylock debit cards in the near future.

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