Crisp Mornings, Burnished Leaves, and Medicare Open Enrollment

By Elder Services of Berkshire County

It’s almost that time of year again! The Annual Medicare Open Enrollment Period is fast approaching. If you have a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO, PPO), you should have received information from your plan by the end of September. It is important to understand and save this information because it explains the changes in your plan for 2023. Changes can include premium increases or decreases and changes to your coverage for your prescriptions. During the annual Medicare Open Enrollment Period (October 15 - December 7), you will have the opportunity to change your plan for next year. Elder Services’ SHINE Counselors can help you understand your plan changes, as well as other options you may have. It is extremely important that you keep a look out for information as there are changes that could significantly affect your medical insurance. Critically evaluate all the marketing materials that you receive. If something sounds too good to be true it probably is. SHINE counselors are here to support you and help you sort through the vast amounts of information that is out there so that you can make the best possible informed decisions that are in your best interest. Trained SHINE volunteers offer free, confidential counseling on all aspects of Medicare and related health insurance programs. Appointments are available at many Councils on Aging and at the Elder Services’ Pittsfield office.

The Chairman’s Corner

By Stanley Walczyk

As I enter the final months of my last term as Chair of Greylock’s Board of Directors, I would like to reflect back on just a few of the points that made me so grateful for this opportunity to serve the Board, the staff and the Members of this Credit Union.

The pandemic made these last couple of years some of the most challenging personal and professional times many of us have ever faced. As your Chair, I witnessed the heroic leadership of our front-line staff, and all our teams, as they faced a complete disruption of their workplace routines. It was an honor to be able to work with such a compassionate and caring team. And thank you to our Membership for your cooperation and patience as we adjusted our safety and security protocols along the way to keep you and our employees safe.

This time has also brought many opportunities to strengthen our Greylock family and bring significant improvements to our Member services. We renovated our oldest branch on Kellogg Street to match the growing vitality and diversity of the Morningside neighborhood. The renovations included adding a Community Empowerment Center to serve as the base of operations for all of Greylock’s community development and financial literacy services. The Allendale Operations Center was expanded to house a state-of-the-art full-service branch where we launched our latest initiative, Video Teller Services. All of this was accomplished while investing in technology and security improvements and maintaining strong capital and solid earnings.

I am also honored to be a part of Greylock’s commitment to the underserved and low-to-moderate income Members. With our vision to enable our community to thrive, Greylock specializes in the services and products that our region needs and deserves. During my tenure, we had the privilege of opening a new branch in Columbia County, New York. Our ability to meet the needs of our neighbors and bring our philosophy of “Opportunity Grows Here” to a new community is just one of the many reasons I am grateful for this chance to serve.

I would like thank you, the Members, for your support during my tenure as the Chair of your Board of Directors. It has been an immense privilege and extremely gratifying.
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 better. 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.

Save The Date

Greylock Federal Credit Union
Annual Meeting

Tuesday, March 28, 2023
beginning at 5:30pm
Proprietor’s Lodge
22 Waubeek Rd, Pittsfield, MA

Reservations are not required, but are encouraged to Amy Reese, areese@greylock.org or (413) 344-1038.

Winter Away?

Leaving for a warmer climate for the winter? Heading out for a holiday vacation? Whatever your travel plans may be, to avoid the appearance of suspicious activity, it is really important to call us at 1-866-833-4252 with the dates that your debit card will be used outside your usual area. Include your cell phone number so we can contact you while you’re away from home if necessary.

Reporting gift card scams

to the card issuer, the police, and the Federal Trade Commission.

Did You Know?

Most ceiling fans have a setting for summer and winter. Setting your fans to rotate clockwise in the winter can help you save money on heating bills. The clockwise setting draws cooler air up away from you and forces the warmer air near the ceiling down into the room. Remember learning in science class that warm air rises? Adjusting your fan’s rotation can actually improve the circulation of warm air in your home.