



**CREDIT UNION  
of the Berkshires**



**Credit Union of the Berkshires and Greylock Federal Credit Union – together for you**

Credit Union of the Berkshires (CUB) and Greylock Federal Credit Union (Greylock) take great pride in having served this community for many generations. Our proposed merger will ensure that the legacy of outstanding, personalized service will continue. We care deeply about the needs of our membership, and we place your interests at the forefront of every decision we make.

Many months ago, the CUB Board of Directors looked at the credit union's long-term sustainability and realized that more resources would be needed to continue delivering value for the membership into the future. In seeking a suitable partner, Greylock quickly emerged as the best choice. Greylock and CUB have partnered on past projects like sharing staff training resources, collaborating on loan opportunities and supporting many of the same community priorities. Greylock is also a Berkshire-based credit union with a mission and core values that align perfectly with CUB's mission.

Our Boards of Directors engaged in months of careful and respectful deliberation, investigation, and discussion, making sure to consider the best interests of our membership in every step we took together. In the end it was agreed that the merger of CUB and Greylock was the best way to ensure that CUB members continue to receive the high quality of service they deserve and are accustomed to.

We look forward to working with the CUB membership, our regulators and all stakeholders to complete the steps needed to accomplish this merger, and bring together our resources and missions to best serve all members of both Credit Unions.

We know that our two organizations will be better and stronger together.

Sincerely

**Melissa Morin**  
CEO & Treasurer  
Credit Union of the Berkshires  
744 Williams Street  
Pittsfield, MA 01201

A handwritten signature in blue ink that reads "John L. Bissell".

**John Bissell**  
President and Chief Executive Officer  
Greylock Federal Credit Union  
150 West Street  
Pittsfield, MA 01201