

# Bank & Branch

Issue 1

*Bank & Branch*, a publication by Greenfield Savings Bank, is designed to educate, empower, and celebrate the people and businesses that make our region strong.



**Calling all amateur photographers!**  
Would you like to see your best photograph on the cover of our next issue, with your name credited here? Send submissions to: [marketing@greenfieldsavings.com](mailto:marketing@greenfieldsavings.com)

## Inside This Issue

**HOT CHOCOLATE,  
BIG IMPACT**

**FIRETYPE CHOCOLATE  
FINDS ITS SPARK**

**COMMUNITY  
CELEBRATIONS**



## Greenfield Savings Bank Publishing Team

Tom Meshako, President & CEO  
Shandra Richardson, COO  
Marcy Tanniru, VP Marketing  
Matt Gregory, Content Marketing Manager

---

### Important Contact Info

**Bank Phone:** 888.324.3191

#### Headquarters

Greenfield  
400 Main Street  
Greenfield, MA 01301

#### Branches

Amherst  
6 University Drive  
Amherst, MA 01002

Conway  
181 Parsons Road  
Conway, MA 01341

Easthampton (coming soon)  
1 Sierra Vista Commons  
Easthampton, MA 01027

Hadley  
140 Russell Street, Route 9  
Hadley, MA 01035

Northampton  
325A King Street  
Northampton, MA 01060

Shelburne Falls  
58 Bridge Street  
Shelburne Falls, MA 01370

South Deerfield  
61 North Main Street  
South Deerfield, MA 01373

Turners Falls  
282 Avenue A  
Turners Falls, MA 01376

## WELCOME LETTER FROM OUR PRESIDENT



## EVERY RELATIONSHIP BEGINS WITH A STORY. THAT'S WHY WE CREATED THIS MAGAZINE, TO SHARE STORIES THAT CONNECT OUR PEOPLE AND COMMUNITIES.

---

It's my pleasure to introduce the inaugural issue of *Bank & Branch*, a space dedicated to the people, places, and perspectives that shape our community. At Greenfield Savings Bank, we believe that banking is about more than transactions; it's about relationships, trust, and the stories behind every financial decision.

This publication is an invitation to reflect, connect, and engage with ideas that go beyond balance sheets. Inside, you'll find customer stories, insights on estate planning, local happenings, and tools to help you feel more confident in your choices.

Thank you for being part of our journey. We're honored to be part of yours.

Warm regards,  
Tom Meshako  
President & CEO  
Greenfield Savings Bank



## CONTRIBUTORS

**Marcy Tanniru**, VP Marketing,  
Greenfield Savings Bank

**Matt Gregory**, Content Marketing  
Manager, Greenfield Savings  
Bank

**Dan McKenney**, Owner, Firetype  
Chocolate

**Linda Dagilus**, First Vice  
President & Trust Investment  
Officer, GSB Wealth Management  
and Trust Services

---

### Your Voice Matters!

At *Bank & Branch*, we believe the best ideas come from our community. Whether you have feedback, a story to share, or an idea for our next issue, we'd love to hear from you! Submit business spotlights, financial questions, community highlights, or general suggestions, and help shape the conversations that matter.

Send your submissions and feedback to the marketing department at [marketing@greenfieldsavings.com](mailto:marketing@greenfieldsavings.com).

### Disclaimer

*Bank & Branch* is a publication of Greenfield Savings Bank, designed to educate, connect, and support our community. While we welcome guest columns, submissions, and advertisements, their inclusion does not constitute an endorsement by Greenfield Savings Bank. All third-party content is submitted at the sole discretion of the submitting party.

Greenfield Savings Bank maintains full editorial oversight and reserves the right to approve, edit, or decline submissions to ensure alignment with the magazine's mission and values.

# Winter is Coming

## Time to think Kitchens



KITCHENS, BATHROOMS, ROOFING, SIDING, WINDOWS & DOORS, NEW HOMES, ADDITIONS  
REMODELING, GARAGES, PORCHES & DECKS, GUTTERS & GUTTER HELMET

[WWW.RGPENFIELDANDSONS.COM](http://WWW.RGPENFIELDANDSONS.COM)

# COMING SOON TO EASTHAMPTON



1 Sierra Vista Commons  
Easthampton, MA 01027

[greenfieldsavings.com](http://greenfieldsavings.com)

Member FDIC/Member DIF

# HOT CHOCOLATE

## *Big Impact*



On December 7, thousands of runners, walkers, volunteers, and cheerleaders will gather in downtown Northampton for the 22st Annual Hot Chocolate Run, a community tradition and a powerful fundraiser for Safe Passage, the Hampshire County organization working to end domestic violence.

What started as a small local race has grown into a vibrant celebration of resilience, joy, and collective action. Participants don costumes, sip cocoa, and raise vital funds to support Safe Passage’s free and confidential services, including counseling, legal advocacy, and peer support for survivors of all genders.

But the magic of the Hot Chocolate Run isn’t just in the numbers. It’s also in the stories.

### **The Stories Fuel a Movement**

Teams like the *Semi Sweet Savages*, founded by best friends Bryanna and Alexandra, bring creativity and heart to the Hot Chocolate Run. Their decade-long tradition, filled with ugly sweaters, bingo fundraisers, and bold storytelling, is rooted in friendship and the promise that “You’re not alone.”

The *Princesses of Power* have raised over \$51,000 since 2021, redefining “princesshood” as inclusive and joyful. From glittery costumes to post-race awards, their team proves that fundraising can be both meaningful and magical.

For *Edwards Church*, the run is a spiritual tradition. Members Floyd Cheung and Ruth Griggs helped move Sunday service to Saturday so the congregation could fully participate. “Walking or running can be part of worship,” Floyd says.



# Costumes are optional. Compassion isn't.



Safe Passage's mission is clear: to create a world free of domestic violence and relationship abuse. Their guiding principles center survivors, promote healing, and advocate for systemic change. Through partnerships with organizations like Hilltown Community Health Centers, they reach survivors in both urban and rural communities, offering services in English, Spanish, and other languages.

The Hot Chocolate Run is more than a fundraiser. It's a movement. It's a chance to show up for survivors, to celebrate community, and to prove that joy and justice can go hand in hand.

Greenfield Savings Bank is proud to sponsor the Hot Chocolate Run and stand alongside Safe Passage in their mission to support survivors and build a more

compassionate community. It's an event that reflects the values we hold close: connection, care, communication, and community.

Want to be part of it? Sign up to run, walk, or volunteer at [hotchocolaterun.com](http://hotchocolaterun.com), and share your fundraising page to help build year-round support for Safe Passage. Whether you're racing in costume, cheering from the sidelines, or sipping cocoa at the finish line, you're helping create a safer, more compassionate world.

Authored by Matt Gregory, Content Marketing Manager at Greenfield Savings Bank, who runs only when cocoa is at the finish line.

authentic. independent. memorable.

this winter aim for authentic experiences at  
**berkshire east**

# A LOCAL SHOP BLENDS BOLD FLAVORS WITH COMMUNITY ROOTS

Tucked inside Florence Marketplace in Northampton, Firetype Chocolate is a small shop that is known for its daring flavors and handmade treats. Owner Dan McKenney started out behind the counter more than a decade ago. Today, he leads the shop with the same creative initiative that first drew him into the world of chocolate.



Photo by Lynne Graves Photography  
[www.lynnegraves.com](http://www.lynnegraves.com)

## Firetype Chocolate Finds Its Spark in Northampton

"I've never been a 'heavenly' kind of guy," Dan McKenney said, referencing the shop's former name, Heavenly Chocolate. "We wanted something louder, something that matched the flavors and energy we're putting into every piece." Since taking over in 2021, Dan rebranded the shop as Firetype Chocolate, leaning into bright colors, bold combinations, and a commitment to using organic, fair trade, and local ingredients.

**COMMUNITY THRIVES WHEN STORIES ARE SHARED.**



About 90% of what's sold in the shop is made right there by Dan and his small team. From brown butter shortbread bars to spongy maple honeycomb candy, every treat is crafted with care. "We're using the best chocolate on the market and local dairy," Dan says. "Everyone on the team has a hand in the process."

But Firetype isn't just about chocolate. It's about connection. "Every day I talk to other business owners up and down Main Street," Dan said. "We share ideas, we vent, we celebrate. It's not just business. It's life."

That spirit comes alive during Halloween. "We used to think fancy chocolate didn't really fit the holiday," Dan admits. "But I've come to love it. We give away tons of candy and see hundreds of kids in costume. It's become a tradition for us. My family comes in to help, and it's just a joyful day."

His favorite seasonal treat? A pumpkin ale caramel dipped in dark chocolate, inspired by New England's fall flavors. "We reduce local pumpkin beer, blend it with brown sugar and cinnamon, and finish it with a sugar rim," he explains. "It tastes like pretzels, pumpkin, and nostalgia."



Photo by Lynne Graves Photography  
[www.lynnegraves.com](http://www.lynnegraves.com)

## BACKING LOCAL BUSINESS DREAMS

Behind the scenes, Greenfield Savings Bank has been a steady partner. "They were my first call when I started thinking about taking over the business," Dan says. "Tara Brewster was amazing. She helped me set up accounts, talk through the numbers, and made the whole process feel doable."

For anyone thinking about starting a business, Dan keeps it simple: "Get feedback. Know your numbers. And if you feel good about it, just go for it. Don't let the critics or the voice in your head hold you back. You'll figure it out."

Authored by Marcy Tanniru, VP of Marketing at Greenfield Savings Bank, who's still debating whether beer belongs in chocolate, but she's willing to keep taste-testing until she's sure.

# MOONLIGHT MAGIC RETURNS TO SHELBURNE FALLS

On Friday, November 28, Shelburne Falls will shine bright as the 40th annual Moonlight Magic transforms downtown into a winter wonderland. From 4–9 PM, visitors can stroll luminaria-lined streets, sip cider, and enjoy a night of community celebration.

This Franklin County tradition features a dazzling Parade of Lights, a festive Children’s Scavenger Hunt, live performances, artist studios, trolley rides, and a holiday market. Santa and Mrs. Claus will light the Community Tree before welcoming children to Santa’s Workshop.

Local shops open early, Bridge Street closes at 2 PM for vendors, and admission is free with complimentary parking and shuttles.

Whether you’re chasing chocolate clues or singing carols, Moonlight Magic is a joyful kickoff to the season. Bundle up and join the fun!



Greenfield Savings Bank is proud to support Moonlight Magic. Stop by the branch to warm up and enjoy kids’ crafts.





## MONTE'S MARCH: A WALK TO END HUNGER

Each November, Monte Belmonte pushes a shopping cart 43 miles from Springfield to Greenfield to raise money for the Food Bank of Western Massachusetts. Joined by Congressman Jim McGovern, Executive Director Andrew Morehouse, and a crowd of supporters, Monte's March is a two-day journey filled with community spirit.

Since it began in 2012, the march has grown into a powerful tradition. Each year, the team aims to raise enough to provide two million meals to people experiencing hunger. That's not just a number. It's dinner on the table. It's kids going to school with full stomachs. It's dignity.

Monte's March reminds us that fighting hunger takes more than food. It takes people who are willing to support a movement. Greenfield Savings Bank is a proud sponsor of Monte's March. Join us on Monday, November 24-Tuesday, November 25.

Learn more:

<https://www.foodbankwma.org/events/>

**dreamhouse**

Boozy Brunch every Thurs-Monday 9-3

37 3<sup>rd</sup> St, Great Falls, MA

[dreamhouserestaurant.com](http://dreamhouserestaurant.com)

Hospice  
of the Fisher Home

CARE & COMPASSION  
IN YOUR HOME  
OR OURS

[fisherhome.org](http://fisherhome.org)  
(413) 549-0115

**CHCFC**  
Community Health Center  
of Franklin County

**Your Health.  
Our Mission.  
All Welcome.**

Don't get stuck on a waitlist.  
Let us be your new PCP!

**chcfc.org**  
ph: 413-325-8500

Check out our brand-new  
Turners Falls location!

# COMMUNITY EVENTS

## **MONTE’S MARCH**

**November 24-25, 2025:** Each November, Monte Belmonte walks 43 miles to raise funds for the Food Bank of Western Massachusetts. Monte’s March brings the community together to fight hunger and provide millions of meals to those in need.

## **GIVE ‘EM THE BIRD 5K**

**November 27, 2025:** The 11th Annual Community 5K and 2K Walk returns this fall to support the Easthampton Community Center. Last year’s event raised \$35,000 to help hundreds of families enjoy warm holiday meals—and organizers hope to do it again.

## **MOONLIGHT MAGIC**

**November 28, 2025:** Moonlight Magic lights up Shelburne Falls on November 28 with music, vendors, and holiday cheer. Free fun from 4–9 PM.

## **LIGHT UP THE FAIR GROUND & FESTIVAL OF THE TREES**

**December 6, 2025:** Celebrate the season with the Festival of Trees raffle and Light Up the Fairgrounds, a dazzling drive-thru lights display running weekends at the Franklin County Fairgrounds.

## **HOT CHOCOLATE RUN**

**December 7, 2025:** The Hot Chocolate Run returns to Northampton on December 7, bringing thousands together to support Safe Passage and end domestic violence.



# 6 Smart Moves for Estate Planning

Estate planning isn't exciting—but it's essential. If you value your family, legacy, or peace of mind, here are six smart steps to get it right.

1. **Start with a Plan.** Even a simple will is better than none. Want more control or privacy? Consider a trust.
2. **Keep It Current.** Update your plan after major life changes: marriage, divorce, kids, or a move.
3. **Choose the Right People.** Pick an executor, trustee, and guardian who are trustworthy and aligned with your values.
4. **Align Your Beneficiaries.** Make sure retirement accounts and insurance policies match your overall plan.
5. **Get Professional Help.** Estate law is complex. An attorney can help you avoid costly mistakes.
6. **Plan for Taxes.** Even modest estates can face taxes. Trusts and gifting strategies can help.

Estate planning is about easing the burden on loved ones. A little effort now can save a lot of stress later. **Thinking about trust services? Let's talk. We're here to help you build a plan that fits your life, your values, and your future.**



Not a deposit • Not FDIC-insured • Not insured by any federal government agency • Not guaranteed by the bank • May go down in value

Authored by Linda Dagilus, First Vice President & Trust Investment Officer at GSB Wealth and Trust Management, who thinks “trust issues” should stay in therapy, not your estate plan.

## GSB Wants to Tell Your Story

- > Do you have a story to tell about how GSB helped you?
- > Would you love to promote your business with a free ad in *Bank & Branch*?
- > Do you want to submit a photo to be considered for our *Bank & Branch* covers?

Greenfield Savings Bank is excited to partner with our customers to help you tell your stories, grow your businesses, and share your photographic talent.

**Learn more:**

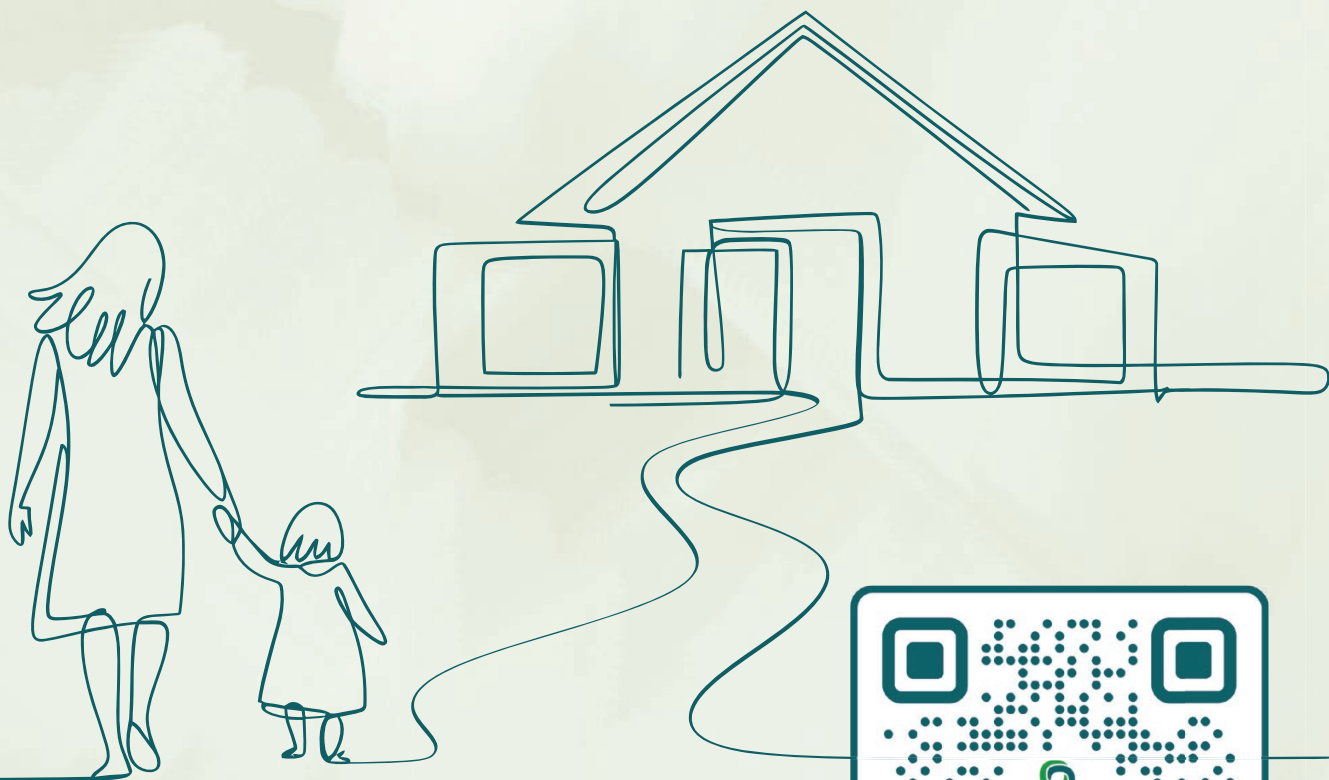
[greenfieldsavings.com/commercial-partner-story](https://greenfieldsavings.com/commercial-partner-story)





We're here to

# EMPOWER DREAMS & FUEL POSSIBILITIES



[greenfieldsavings.com](https://greenfieldsavings.com)

Greenfield | Amherst | Conway | Hadley | Northampton  
Shelburne Falls | South Deerfield | Turners Falls

Member FDIC/DIF