

SUMMARY OF THE MILFORD BANK'S POLICY FOR ENSURING EFFECTIVE COMMUNICATIONS WITH INDIVIDUALS WITH DISABILITIES

It is the policy of The Milford Bank (TMB) to ensure that communications with individuals with disabilities are as effective as communications with individuals without disabilities, consistent with the requirements of Title III of the Americans with Disabilities Act (ADA) and the regulations implementing Title III. To meet this obligation, TMB will provide, free of charge, appropriate auxiliary aids and services, whenever necessary, to ensure that individuals with disabilities have an equal opportunity to participate in, and benefit from, TMB's goods, services, facilities, privileges, advantages, or accommodations. This policy applies to all members of the public with disabilities contacting or attempting to contact TMB's services, locations, and facilities.

**A COPY OF TMB'S ADA POLICY WILL BE MADE AVAILABLE
TO ANY MEMBER OF THE PUBLIC UPON REQUEST.**