



*Milford Bank Employees Celeste Lohrenz, Susan Shields and Jorge Santiago were honored to present representatives from the Milford Food2Kids Program with a check in the amount of \$20,255.*

Thank you to everyone who supported our Food2Kids fundraising drive throughout the month of November. Thanks to your generosity, we raised over \$20,000, which will benefit Milford's Food2Kids Program.

**About Food2Kids:**

For some Milford students, school is the only reliable source of food in their lives. From Friday afternoon until they return to school on Monday morning, these children do not know if, when, or how much quality food they will have available. Milford Food 2 Kids was launched, in partnership with local schools and CT Food Bank, to help bridge the food gap for some of our community's food insecure kids. Only \$7 can help feed one child for the weekend. Only \$280 will provide weekend meals for a child for the school year.

Donations collected will fund bags of kid-friendly food — enough for at least six meals — that will be handed out every week to children identified by partnering school's teachers and counselors as being the most in need.

**February Fun Facts**

Birthstone: Amethyst  
Flower: Violet

February 1865 is the only month in recorded history not to have a full moon.

Before 2002, Super Bowl Sunday was held the last Sunday in January, but since 2002 it is more commonly held the first Sunday of February.

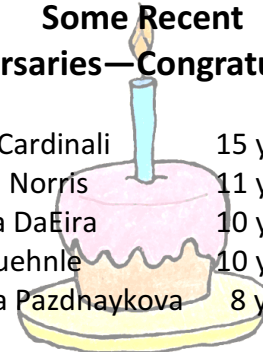
Source: [popculturemadness.com](http://popculturemadness.com)



**All offices of The Milford Bank will be closed on Monday, February 20th.**

**Some Recent Anniversaries—Congratulations!**

- |                     |          |
|---------------------|----------|
| Nancy Cardinali     | 15 years |
| Brenda Norris       | 11 years |
| Kristina DaEira     | 10 years |
| John Kuehnle        | 10 years |
| Natalya Pazdnaykova | 8 years  |



**A special note to customers who receive tax returns by direct deposit:**

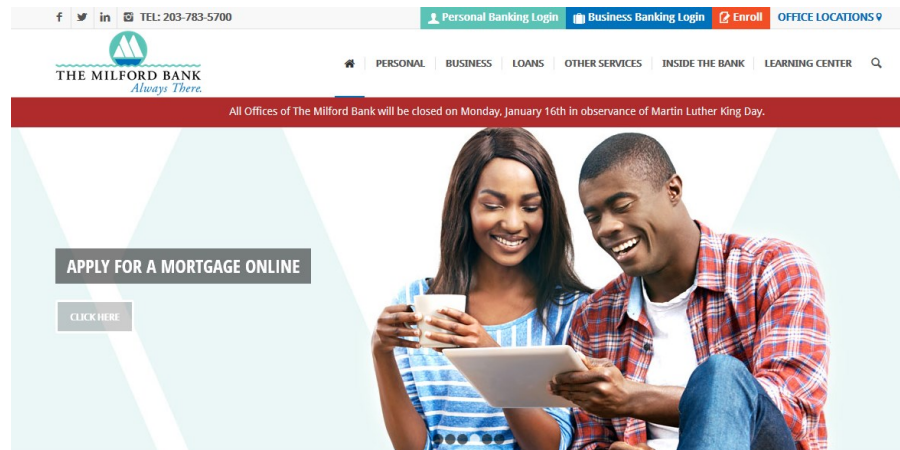
Please be sure to double-check and be sure you are entering the **correct** 9 digit account number on your request. Also, please indicate whether your selected account is a checking or savings.

According to Federal regulations, Federal payments can be sent to a deposit account at a financial institution in the name of the recipient.

**Get social with us!**



## Our website got a new look!



**Personal Banking**  
 Established in 1872, we are a "mutual" institution, which means we have no stockholders. We exist for the benefit...  
[LEARN MORE](#)

**Commercial Banking**  
 Successful business owners run a tight ship. They dislike bureaucracy, wasted time, paperwork and policy. They're decisive...  
[LEARN MORE](#)

**Mortgages & Loans**  
 If you're like most people in need of a loan or mortgage, you need to work with a lender that can process your request...  
[LEARN MORE](#)

At milfordbank.com, you'll find a new intuitive design (it resizes itself to fit the size of your phone, tablet or computer screen).

We've also incorporated some nifty new features. Highlight any of the text and then click the speaker button to hear the information, instead of reading it. At the bottom of each page, you'll see a box asking you to select a language. Want to see what the pages would look like if they were written in Hawaiian or Finnish? Just make your preferred selection and watch the language on the page change.

We hope you'll be as pleased with the new design as we are to bring it to you! This is just one of many exciting projects we're working on to make banking with us easier and more convenient.

Keep and eye out for much more to come throughout 2017!

### 7 Lovely Logics

1. Make peace with your past so it doesn't spoil your present.
2. What others think of you is none of your business.
3. Time heals almost everything. Give the time some time.
4. No one is the reason for your happiness except for you yourself.
5. Don't compare your life with other. You have no idea what their journey is all about.
6. Stop thinking so much. It is okay not to know all the answers.
7. Smile. You don't own all the problems in the world.



### Why not save money this year?

Before you make another credit card or loan payment, we want you to know that you could save money if you used a Home Equity Line of Credit from The Milford Bank to pay off your credit cards and any other loans you may have.

You could save because interest on Home Equity Accounts may be tax deductible (contact your tax advisor for details).

Also, with a Home Equity Line of Credit, you can set your own payments – paying as little as only the interest for the first nine years.

And accessing the funds couldn't be easier. We provide our Home Equity Line of Credit customers with a book of checks to access funds.

To get started, stop by any of our convenient locations or go to [milfordbank.com](http://milfordbank.com) to print an application.

**Begin the year right by using a Home Equity Line of Credit to pay off your higher interest credit cards and loans.**

**Looking for some more ways to save money? Read our blogs, posted weekly. You'll find tips for saving money on vacation, making your house more energy efficient, how to start a home business, etc. They are short, easy reads, often with links to articles with more information. Find them posted on our homepage, milfordbank.com.**