# Highlights & Happenings THE MILFORD BANK Always There.

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## June 2017



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# Saving Big on Summer Travel

As the last of the winter snow melts and temperatures start to creep up, you may catch yourself at your desk staring out your window on warm, sunny spring days. If you've got children, they're likely doing the same thing, simply counting down the days until the end of the school year.

Don't worry, though. You're not alone. It's been a long, cold winter for all Milford and Stratford residents. And after months of hibernation, your family is long overdue for a summertime getaway.

But if you're hesitant to break out a map and plan your next trip because you're worried about finances, consider the following tips that may be able to help you plan a cost -effective summer vacation.

# Selecting a destination:

When it comes to planning a cost-effective vacation, it's all about location. Did you know that the



cost of living in Tennessee, for instance, is half of what it costs to live in Connecticut? By looking around the country, you'll see great disparities in cost of living that will allow you to either save some extra cash, or include other events on your trip that might otherwise be out of your price range.

Continued on the next page.

Highlights & Happenings

## Saving Big on Summer Travel, continued

**Look for group rates:** If you have friends or family members that you like to travel with, try to coordinate with them while you're planning your trip. Many hotels, airlines and entertainment groups will offer discounted group rates that will enable you to try new experiences without having to pay top dollar.

**Be spontaneous:** While you'll generally pay more for airfare if you wait to book your flight, you can often get discounted prices if you wait until the last minute and are willing to be flexible about where you travel. If you have the flexibility, pack your suitcase and head to the airport to see what standby flights they're offering. You can get a great last minute deal and possibly end up somewhere you might otherwise not have thought about.

**Combine business with pleasure:** If you travel for business, you can often get reimbursements or tax deductions for your expenses. If you can combine your leisure trip with a little bit of business, you may be eligible to recover some of your costs come next tax season (contact your tax advisor for details).

**Consider avoiding hotel chains:** While popular hotel chains are convenient and deliver a consistent and reliable experience, you'll certainly pay a premium for it. Even a modest hotel room may cost you over \$100 a day. There are numerous other options out there that may be more affordable and unique. Homesharing is one option. You may also want to research hostels or campsites too. Depending on your lifestyle and the type of trip you're looking for, some of these alternative lodging options may help you have a truly unique and cost -effective trip.

Be sure to check out our Online Learning Center (learningcenter.milfordbank.com) for great ways to get more bang for your buck when making financial decisions. Find more great tips on saving money by reading The Milford Bank Blog at milfordbank.com/blog.

We're proud to announce The Milford Bank was named #62 best financial blog worldwide by Feedspot.com!



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We're pleased to offer you our new and improved Internet Banking. Now, you'll find your statement history and Bill Pay all in one clean and easy to read website. We've also added



extended history. (In the past, previous statement information was not available.) Going forward, up to eighteen months of information will be available with the click of your mouse!

#### Keep an eye out—more is soon to come!!

Our new Stratford Office on the Paradise Green is now open! We hope you'll like the casual atmosphere of our modern financial center! Visit the staff at 3651 Main Street and see the new look.

> ENJOY THE LITTLE THINGS, FOR ONE DAY YOU MAY LOOK BA(K AND REALIZE THEY WERE THE BIG THINGS.

> > ~ Robert Brault

# Employees Celebrating Anniversaries:

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