

## The Milford Bank reintroduces its First-Time Homebuyer Program in Stratford

First time homebuyers seeking to purchase an owner occupied home or condo are eligible to receive a discounted mortgage and reduced closing costs from The Milford Bank. The Bank's First-Time Homebuyer Program has been specifically designed to assist people achieve their goals of homeownership in Milford and is again available in Stratford. The Milford Bank also provides statewide first time buyer assistance via the CT Housing Finance Authority (CHFA) initiative.



### The Milford Bank Program has the following perks:

- A 1/8% Discounted Interest Rate on fixed and adjustable mortgage products up to a 30 year term
- A rebate at closing of the application fee (up to \$460)
- \$0 cost Pre-Qualification certificate, to assist in determining affordability when first shopping for your home
- Down Payment options as low as 3%, plus closing costs
- The Milford Bank also participates in the CHFA first-time homebuyer program on a statewide level

"We are dedicated to offering assistance that will help people in the communities we serve to build a more secure future. Buying a first home may seem unattainable to many, and often, saving for a large down payment is not possible," said Susan Shields, President and CEO of The Milford Bank. "Our Program removes many of the barriers people encounter in taking this step in building a secure financial future."

To take advantage of this program, call (203) 783-5700, stop by any office of The Milford Bank or visit us [milfordbank.com](http://milfordbank.com).

## HAPPY ANNIVERSARY

Nancy Phelan	21 years
Gerianne Kohut	19 years
Dave Wall	15 years
Cortney Meng	12 years
Loreen Primiano	3 years

*Congratulations!*



### Introducing TMB Financial Solutions

We are excited to announce an important and visible change taking place at Infinex Financial Group located at The Milford Bank. We are transitioning to a new name and logo. The new name is TMB Financial Solutions. The new name and logo reflects our desire to better communicate all that we have to offer to customers of The Milford Bank.

TMB Financial Solutions represents our focus on working with our clients in all aspects of their financial lives. Whether we are working with a new family to build a financial foundation, a seasoned investor to make the most of their savings and investments, or guiding a client to and through retirement... we are always there.

Continued on the next page.



# Help us help others

During the month of March, all offices of The Milford Bank are collecting to help feed our less fortunate neighbors during the upcoming holiday. No donation is too small!



## Non-perishable items in need include:

- Pasta
- Pasta Sauce
- Tuna
- Soup
- Canned Fruits and Vegetables
- Crackers

**All donations will be delivered to Sterling House and the Beth El Soup Kitchen on Friday, March 23rd.**  
**Thank you for your generosity!**

## TMB Financial Solutions (continued)

Our logo has changed and our website will have a new look, but customers can feel confident that nothing else will change with their accounts. They will still be able to access their accounts the same way they always have and will receive the same personal attention they have come to expect from us.

Our great team of John Kuehnle and Lorenzo Gaudioso looks forward to our continued growth with our clients always coming first.

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Infinex and the bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

## What are the benefits of an IRA?

The greatest short-term benefit of a traditional IRA is the tax benefit. This benefit comes for you in two ways:

**You may qualify for an income tax deduction when you contribute to a traditional IRA**

**You don't have to pay taxes on your traditional IRA until you withdraw the money**

But the most important benefits go deeper. Most Americans do not have nearly the savings they need, especially when company's pension plans and government programs are more uncertain than ever. While retirement may seem far off – or even not something you are looking for in the traditional sense of the term – it is important to have the freedom and flexibility to make choices for your future. These tax protected savings accounts are one of the best ways to achieve that.

**Don't have an IRA? Stop by and see us! Deposits made by April 16th may be tax deductible for 2017!**



Located at The Veteran's Memorial Auditorium/Parson's Government Center  
<http://milfordperformancecenter.org/>  
 (203) 723-3672

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 (code mbank2018)

*Cannot be combined with any additional offer. One discount per customer, per visit.  
 Expires June 30, 2018*