

# Highlights & Happenings



## The Lead-Generation Bait & Switch

You've probably shared your contact information online to, say, get details about a job opening. Usually, that's fine. But sometimes you might be looking for one thing and wind up getting something else – like calls about stuff you never asked for or wanted.

Lead generators are companies that collect your contact information, then sell it to marketers who use it to promote their own products and services. While some lead generators are upfront about what they do with your information, others trick you into sharing it for their own profit – regardless of what you asked for.

The FTC sued Day Pacer, LLC for allegedly making unwanted calls as part of a scheme that used just this kind of bait-and-switch. According to the lawsuit, Day Pacer is a lead generator that got its leads from websites with convincing graphics and language to make people think they were in the right place to get what they needed. People went to these websites and shared their phone numbers to get help applying for jobs, health insurance, unemployment benefits and other assistance. But that's not what they got. Instead, people got unwanted phone calls from Day Pacer with sales pitches to enroll in post-secondary and vocational schools operated by its clients. The company disturbed millions of people with these calls – even though their numbers were on the National Do Not Call Registry.

When you search online for jobs, benefits, or government assistance, you want to be sure you wind up where you need to be. So, once you have your search results:

- Check out the URL before you click. Search online for that URL, plus the words "review" or "complaint." Do the same thing with the company name, if you can find it. That will tell you what other people have experienced with that site.
- Look for sites with ".gov" in the URL. Of course, there are many reliable, non-government, online sources. But government sites are the safest bet. So, for example:
- Visit [Medicare.gov](http://Medicare.gov) or [HealthCare.gov](http://HealthCare.gov) if you need health insurance information.
- The Department of Labor's American Job Center has information about jobs and unemployment benefits in your state.

Source: [FTC.gov](http://FTC.gov)

## Shred & Recycle Day



We would like to thank everyone that came out to our Shred and Recycle Days Event on Saturday, May 4th at our Post Road West Office. The Bank was happy to collect five tons of paper, filled a moving truck with unused electronic items and donated \$192 to local Milford organization Food 2 Kids. We would also like to thank our Milford Bank employees who volunteered their time at this event.

The next Shred and Recycle Days event will take place on October 12, 2019 from 10:00 a.m. – 12:00 p.m. at the Post Road West Office.



## First Day of Summer



## Community Happenings



The Milford Bank will host the 5th Annual Milford Moves 5K Run & Walk on Sunday, June 16, 2019. 100% of proceeds raised will be donated to Milford's Veterans groups. We are happy to announce that Colony Grill of Milford and WPLR will be our event co-sponsors, with Chaz from Chaz & AJ being on hand and Colony Grill providing free pizza and a beer for all participants 21 and over.

**When: Sunday, June 16, 2019 (Father's Day)**

**Where: Lisman Landing, Milford, CT**

You can register online by visiting [www.milfordmoves.com](http://www.milfordmoves.com) or in person on Saturday, June 15th at the Bank's Main Office at 33 Broad Street from 10:00 AM – 1:00 PM. The event kicks off on Sunday at 7:30 am with registration and bib pick up, followed by a FREE Kids' Fun Run at 8:30am, offering a non-competitive, 1/4 mile race for kids 12 and younger only (weather permitting). All kids receive a finisher medal! After the Fun Run, the race starts promptly at 9:00 a.m.

After the race, enjoy FREE pizza from the Colony Grill food truck. Participants aged 21+ are invited to Colony Grill of Milford (a couple hundred yards from the finish) for a free post-race beer or soft drink.

## New CSFM Graduates

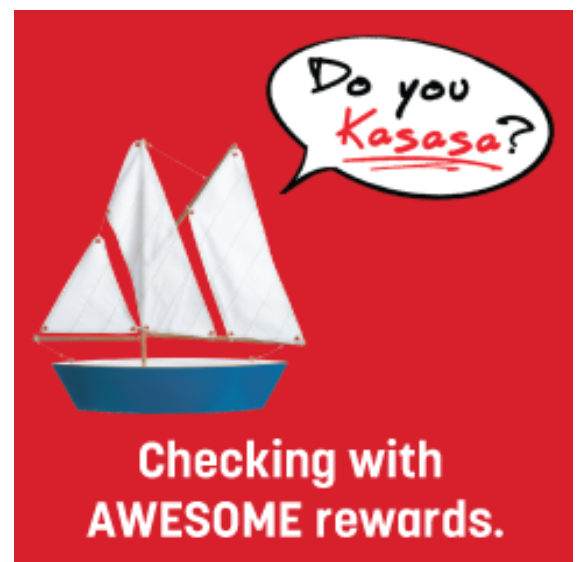
Congratulations to Rebecca Tudor and John Bailly, who graduated from the Connecticut School of Finance and Management (CSFM) on April 10, 2019. CSFM is a two-year program designed for junior management personnel and other key employees of Connecticut's banking industry to obtain comprehensive knowledge of banking theory, practices and procedures, capital markets and management functions.



## New Officers Elected



The Milford Bank Board of Trustees recently elected two new officers. Congratulations to Tyler Haskell, who was elected Assistant Treasurer and Ralph Neclerio, who was elected Assistant Treasurer.



[www.milfordbank.com/kasasa](http://www.milfordbank.com/kasasa)