

# HIGHLIGHTS & HAPPENINGS



Member FDIC Equal Housing Lender

December 2021

## APPLY NOW FOR A HOME EQUITY LOAN

For home mortgages or refinance, The Milford Bank offers a powerful combination of hometown service and local decision making with programs and rates that effectively compete with the mega banks. Our Home Equity program features no closing costs, low fixed rate for the life of the loan, and steady monthly payments.

The fixed annual percentage rate is 3.250% for a 5-year term and 4.000% for a 15-year term. Other rates and terms are available. A sample payment for a \$20,000 loan (15-year term) is 180 equal payments of \$147.94. This term and rate is available on owner occupied residences only, maximum 2nd lien position, and a maximum Loan-to-Value of 65%. Property insurance is required. Flood insurance may be required. This rate is as of 11/26/2020 and is subject to change.

Call us today at **203.783.5700** or visit [milfordbank.mortgagewebcenter.com](http://milfordbank.mortgagewebcenter.com).

A Home Equity loan with The Milford Bank can be a **GOOD OPTION** if you need to cover large expenses associated with a variety of goals:

- PAY OFF 1ST MORTGAGE
- DEBT CONSOLIDATION
- HOME REMODEL
- EDUCATION COSTS



## FOOD 2 KIDS CHECK PRESENTATION



A check for \$18,000, raised during The Milford Bank's annual September fundraising drive, was presented to **Milford Food 2 Kids**. Because food security impacts the well-being of children as well as their ability to learn, Milford Food 2 Kids feeds local children who have little or no food resources during the weekend away from school.

Pictured left to right are Mary Kos, Annette Bacchiocchi, Loreen Primiano, Michele Steinlauf (of Food 2 Kids), Sindy Berkowitz, Nicole Carrasco, Celeste Lohrenz, and Rev. Ashley Grant (of Food 2 Kids). To donate, go to [milfordfood2kids.org](http://milfordfood2kids.org).



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### EMPLOYEE SPOTLIGHT

# TINA MASON

**CUSTOMER SOLUTIONS SPECIALIST,  
POST ROAD EAST**

#### How do you like working for The Milford Bank?

I worked at a large regional bank before joining The Milford Bank. I'm proud to work for a local community bank who supports the people, small businesses, and the many wonderful organizations around us. I am grateful for the opportunities I have received to further my career over the past 15 years.

#### What is the best part of your job?

Building long-term relationships with my customers and working with co-workers who are also committed to serving our customers.

#### How do you balance work and family?

I try to be very consistent with my self-care. I'll schedule a workout or schedule a massage to decompress. Mental health is very important to me.

#### What three things come to mind when you think about The Milford Bank?

Customer service excellence, community-driven, trustworthy.

#### Name something that might surprise everyone to know about you?

I love 90's R&B music. Mary J. Blige, Joe, and New Edition are some of my favorites.

#### Recommend a book/tv show you read recently.

I read the book *Untamed* by Glennon Doyle. I highly recommend all women read this book.



## THE VICKI SOTO 5K ROAD RACE



Milford Bank employees **Mary Kos** and **Annette Bacchiocchi**, along with **Jorge Santiago** and **Tina Mason** (not pictured), took part in The Vicki Soto 5K 2021 road race on November 6th in Stratford. The annual road race is held in honor of Vicki Soto, a teacher who was killed in the 2012 Sandy Hook School shooting, and raises money for the Vicki Soto Memorial Fund, Inc., which supports education initiatives in Stratford. One of the primary missions of the fund is to encourage a love of education by supporting educator driven programs.

For more information or to donate, please visit [www.teamvickisoto.com](http://www.teamvickisoto.com).

## HAPPY ANNIVERSARY!

We congratulate these **MILFORD BANK TEAM MEMBERS** on their anniversaries and thank them for their continued stellar work!

**LAWRENCE LEETE 25 YEARS**

**MATTHEW KELLY 12 YEARS**

**ALLEN McGEHEE 10 YEARS**

## WE TAKE GREAT CARE TO MAINTAIN THE SAFETY AND SECURITY OF YOUR ACCOUNTS

Should a need arise, it is imperative that we have your current contact information on file. Next time you stop by any of our offices or call us at 203.783.5700, please confirm the email address and phone number we have on file for you is correct. *Thank you!*

**BANK HOLIDAYS** All Offices and Departments of The Milford Bank will be closed on **SAT., DEC. 25** and **SUN., DEC. 26** in honor of the **CHRISTMAS** holiday. We will also be closed on **SAT., JAN. 1** and **SUN., JAN. 2** in honor of **NEW YEAR'S DAY**. For a complete list of all bank holidays, visit [milfordbank.com/inside-the-bank/office-holidays/](http://milfordbank.com/inside-the-bank/office-holidays/)