HIGHLIGHTS & HAPPENINGS



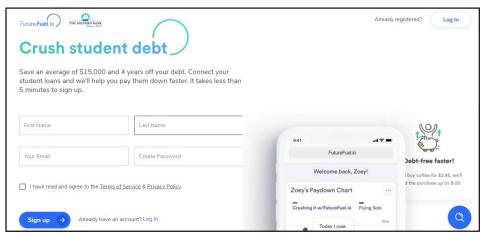
November 2021

FUTURE FUEL LAUNCH

re're happy to announce the launch of **Future Fuel**, a platform that is designed to help our customers manage their student debt. By connecting your student loans, we'll help you pay them down faster, saving you an average of \$15,000 and 4 years off your debt.

With Future Fuel, you'll build a personalized payoff plan, learn actionable next steps, and track your progress over time. You can also find, compare, and enroll in alternative (incomedriven) repayment plans and debt forgiveness programs.

In addition, you'll explore curated refinancing and consolidation options, as well as make budget-



friendly extra contributions via auto-pay, and cash back rewards from hundreds of megamerchants. And with Future Fuel's crowdfunding feature, family and friends can add spare change

from their everyday purchases and help you pay down your debt, even if they're not Milford Bank customers.

To learn more and sign up, visit milford.futurefuel.io.

2021 TMB FOUNDATION GRANTS



he Milford Bank Foundation is now accepting grant proposals from 501(c)(3) charity groups serving the communities of Milford and Stratford. The Foundation assists not-for-profit organizations in the Milford and Stratford communities. Grants may range from \$125 to \$2,000 for the year ending December 31, 2021, with a total of \$17,000 to

be awarded.

Established in 2003, the Foundation supports charitable, health, public safety, and education initiatives in communities served by The Milford Bank.

The deadline for submissions is November 19 at 5:00pm. To obtain a proposal, visit **milfordbank.com/inside-the-bank/the-milford-bank-foundation**.

EMPLOYEE SPOTLIGHT

BOB CANNON

COMMERCIAL LENDING

How do you like working for The Milford Bank?

I have been with The Milford Bank almost 19 years and it's the best place I have worked. Small community banks do the best job focusing on customers and the community, as we do.

What is the best part of your job?

In my role as a commercial credit analyst, I am constantly learning about our customers and business in general. I enjoy using my judgement to arrive at credit decisions that keep the best interest of the bank at the forefront but also help the customer. My colleagues are great and we work well together.

What organizations do you support and why?

My wife and I have always supported education, particularly with volunteer time at schools our children have attended.

What three words would you use to describe The Milford Bank?

Dependable, trustworthy, friendly.

How do you balance work and family?

With my time off, I try to slow down, avoid having too many plans, and make time for simple family events. We try to get outdoors as much as the weather allows.

Name something that might surprise everyone to know about you.

I have radio industry experience as a news and sports announcer.

HAPPY ANNIVERSARY!

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

EVA CHETCUTI 19 YEARS
SINDY BERKOWITZ 17 YEARS
PAMELA REISS 17 YEARS
KRISTINE RODRIGUEZ 13 YEARS
DEBORAH GAGLIARDI 9 YEARS
MICHAEL CAPODANNO 7 YEARS
CRAIG SAYERS 6 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!

BUSINESS SOLUTIONS WITH CLOVER



n Friday, October 22nd, we held a highly successful one-day only **Clover** event at our **Post Road East** office. It was a great opportunity for customers to stop by and test the equipment, ask questions, and sign up for Clover all-in-one payment terminals designed to help manage the operations of small businesses. With Clover, you can accept payments, manage inventory, track employee time, schedules and transactions, and recognize marketing opportunities. Clover will provide you with payment options that include traditional credit or debit cards, contactless payments, gift cards, and mobile payments.

We would love to help you learn how Clover can streamline your business. Visit **milfordbank.com/business/merchant-services** or stop by any office of The Milford Bank.

BANK HOLIDAY

All Offices and Departments of The Milford Bank will be closed on THU, NOVEMBER 25 in honor of THANKSGIVING. Electronic services—ATMs, Internet Banking, Mobile Banking, Telephone Banking—will be available for your convenience. For a complete list of all bank holidays, visit milfordbank.com/inside-the-bank/office-holidays.