

HIGHLIGHTS & HAPPENINGS



Member FDIC  Equal Housing Lender

January 2022

CELEBRATING OUR 150TH

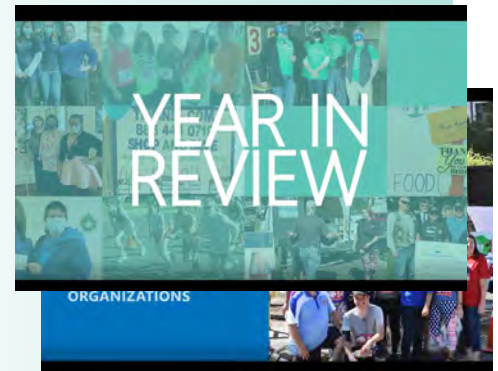
So much has changed since our humble beginnings in 1872, but what hasn't changed is our commitment to our customers and our community. The Milford Bank is still here, constantly evolving to remain relevant to our customers and the communities we serve. We remain true to our values and recognize the importance of things like building real relationships with customers and committing to making our communities better.

In honor of our 150th anniversary, we've created a desktop calendar which will be available at all of our branches, while supplies last. We'll also be

producing a series of commemorative videos to be released throughout the year. Our **2021 YEAR IN REVIEW** videos

have already been posted to our Facebook page. Follow us on social media for upcoming celebratory events as we observe this very special year.

We thank you for your business, for your continued support, and for believing community banks like ours make a difference. We look forward to serving you for the next 150 years!



BUSINESS AFTER HOURS



On Wednesday, December 15, The Milford Regional Chamber of Commerce held its **2021 HOLIDAY BUSINESS AFTER HOURS** event at the Chamber's Connecticut Post Mall office, sponsored by The Milford Bank. Business After Hours events provide an opportunity to mix and

network, unwind and build enduring relationships with both old and new contacts.

Thanks to Gusto Trattoria for doing such a great job on the food, to Wines and More for all the spirits, and to Christ Presbyterian Church for the wonderful caroling.

APPLY NOW FOR A HOME EQUITY LOAN

For home mortgages or refinances, 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 3.875% for a 15-year term. 1-4 family owner occupied property only and a 1st lien position only. Other rates and terms are available. A sample payment for a \$10,000 loan (15-year term) is 180 equal payments of \$73.35. Maximum Loan-to-Value of 75%. Property insurance is required. Flood insurance may be required. This rate is as of 12/15/2021 and is subject to change. Call us today at **203.783.5700** or visit milfordbank.mortgagewebcenter.com.

NOW THAT THE HOLIDAYS ARE OVER, a home equity loan with The Milford Bank can be a good option if you need to cover large expenses associated a variety of goals:

- LOWER CREDIT CARD BILLS
- PAY OFF 1ST MORTGAGE
- CONSOLIDATE DEBTS
- REMODEL YOUR HOME
- PAY EDUCATION COSTS



HAPPY ANNIVERSARY

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

NANCY CARDINALI
20 YEARS

KRISTINA-LYN DA EIRA
15 YEARS

JOHN KUEHNLE
15 YEARS

NATALYA POZDNYAKOVA
13 YEARS

SHOP SMALL SATURDAY



PATTY GALLAGHER, of our Stratford office, awarded **KATHRINE VASS** a \$50.00 gift card to Mellow Monkey in Stratford. Kathrine was the winner of The Milford Bank's Shop Small Saturday contest.

BANK HOLIDAY



All Offices and Departments of The Milford Bank will be closed on **MONDAY, JANUARY 17** in honor of **MARTIN LUTHER KING JR. DAY**. For a complete list of all bank holidays, visit milfordbank.com/inside-the-bank/office-holidays/