

HIGHLIGHTS & HAPPENINGS



Member FDIC Equal Housing Lender

April 2023

EVER DREAM OF OWNING YOUR OWN HOME?

We're here to help! Our experienced mortgage professionals will give you the very best mortgage advice and service. Our First Time Homebuyer Program is offered for the purchase of properties located in Milford, Stratford, West Haven and Orange. The program currently offers 1/8% reduction from the standard rate, a refund of the \$475 application fee upon closing, pre-qualification certificates to help you shop for your home, and low down payment options. Call **203.783.5700** or visit milfordbank.com/loans/first-time-home-buyers today!



AFFORDABILITY

Monthly mortgage payments may be similar, or even less, than rent payments.



APPRECIATION

Home values generally go up over time. This increase becomes equity you can use or save when you sell.



HAPPINESS

When you own your home, you can fix it up and make it your own, get a dog or plant a tree.



SECURITY

Owning your own home means never having to worry about your landlord raising the rent or selling the property.



JOIN OUR TEAM

We count on our team of talented, diverse and dedicated employees to make every customer experience a great one. We currently have a variety of positions available. For details and the application form, please visit milfordbank.com/inside-the-bank/employment-opportunities.

MILFORD MOVES FOR VETERANS 5K

The Milford Bank will once again sponsor the **8TH ANNUAL MILFORD MOVES FOR VETERANS 5K**, a fundraiser honoring local Veterans, to be held on June 18th. All proceeds raised will be donated to Milford's Veterans groups. In 2022, we raised over \$19,000. If you or your company would like to partner with us as a sponsor, please contact **CELESTE LOHRENZ** at clohrenz@milfordbank.com. Or feel free to visit any of our offices to make a donation.



CONDO/HOA EXPO

We were a proud participant of the **2023 CONDO/ HOA CONFERENCE & EXPO** which was held on Saturday, March 18th. Loan Officers **JOHN DARIN, PAUL PORTNOY, MARK GRUTTADAURIA,** and **RYAN FISHER** were all in attendance. The conference included seminars and had over 90 booths.

If you are a Condo Association Member, our Commercial Loan Officers would love the opportunity to walk you through the process of financing large projects, from start to finish.

Call us at **203.783.5700** or visit milfordbank.com/business/condo-association-loan-program today!



RYAN FISHER, MARK GRUTTADAURIA, and JOHN DARIN.

SECURITY FOR HIGH BALANCES

Would you like to enjoy the peace of mind that comes with access to multi-million-dollar FDIC insurance and the convenience of utilizing one account? The Milford Bank is a proud member of the **CDARS** network. CDARS, the Certificate of Deposit Account Registry Service, is the easiest, most convenient way to access FDIC insurance on large deposits. Through CDARS, you can access multi-million-dollar FDIC insurance coverage on your CD deposits.



For more information about CDARS, please stop by any office, call us at **203.783.5700**, or visit milfordbank.com/personal/cdars.

SHRED & RECYCLE DAY



SATURDAY, JUNE 3, 2023
9 AM - NOON
OR UNTIL TWO TRUCKS FILL UP

FREE ELECTRONICS RECYCLING
FREE DOCUMENT SHREDDING
FOR CUSTOMERS*

*LIMIT 3 boxes of paper per household or business. First come, first served. Max weight: As much as you can lift. Max size: Medium moving box (18" x 18"). You are responsible for unloading. \$5 per box for non-customers. All fees will be donated to a local non-profit organization.

THE MILFORD BANK • POST ROAD WEST OFFICE
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