


HIGHLIGHTS & HAPPENINGS



Member FDIC  Equal Housing Lender

July 2023

WE CAN HELP MAKE YOUR DREAMS COME TRUE!

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!



- **Mortgage interest paid may be tax deductible**

Deducting mortgage interest can significantly reduce your taxable income.



- **May build your generational wealth**

Home ownership helps create long-term stability and security for future generations.



- **Pre-qualifications and pre-approvals available**

We will calculate the mortgage amount for which you may qualify.



- **Predictable mortgage payments**

Never be surprised by the interest charges in your monthly payment.



8TH ANNUAL MILFORD MOVES 5K

On Sunday, June 18th, the **8TH ANNUAL MILFORD MOVES 5K**, a Milford Bank co-sponsored fundraiser honoring local Veterans, was held. All proceeds raised were donated to Milford's Veterans groups. Thanks to all who donated or came out to support this very worthy cause and helped make it a big success!

LIFT UP PROGRAM



The Milford Bank has been approved to participate in the **LIFT UP HOMEOWNERSHIP** program which provides financial assistance to people of color purchasing their first home. Through Lift Up Homeownership, people of color earning up to 120% of the area median income are eligible to receive up to \$50,000 in down-payment and closing cost assistance on a first-come, first-served basis to purchase their first home in New England. To learn more about the Lift Up Homeownership program, please contact **PAUL MULLIGAN** at pmulligan@milfordbank.com.

GRAND OPENING



We're happy to report that the grand opening of our new **ROSES MILL OFFICE**, located at 51 Roses Mill Lane in Milford, is moving right along. A ribbon cutting ceremony with prizes and giveaways to celebrate will be held some time in August. Follow us on social media for further details!

Employee Spotlight

SINDY BERKOWITZ

CUSTOMER SOLUTIONS SPECIALIST



What does your job entail?

I am available to customers to open accounts, initiate loans, do their transactions, remedy issues, and answer questions.

What inspired you to pursue a career in banking?

I never planned on banking. I was looking for a job with medical benefits and a friend who worked here said "come on board" and once I started I just loved it! That was 19 years ago.

What is it about you that most folks don't know?

I am a proud grandma to Cooper.

What organizations do you support and why?

I am involved with the Beth-El Center because we need to help everyone in our community to have their best life.

What's the best place you've traveled to?

I loved going to San Francisco and New Orleans. They are both special and magical places.



We held our **SHRED & RECYCLE EVENT** on June 3rd. Alongside **InfoShred** and **AFA Electronics Recyclers**, we collected over 9,000 lbs of outdated documents and a truckload of electronics. A total of \$726 was collected for **Milford Food 2 Kids**. Special thanks to **LYNN VIESTI BERUBE** for organizing the event and **Milford Bank** employees **JORGE SANTIAGO, ANNETTE BACCHIOCCHI, WILLIAM LOCASTO, THERESA GUADAYO-CREGO, KARUNA KASBAWALA, PETER BERUBE, NATALYA POZDNYAKOVA, DAVE WALL** for volunteering.