


HIGHLIGHTS & HAPPENINGS



Member FDIC  Equal Housing Lender

November 2023

WHAT CAN YOU DO WITH A HOME EQUITY LOAN?



A HOME EQUITY LOAN CAN BE A GOOD OPTION TO COVER LARGE EXPENSES FOR A VARIETY OF GOALS:

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



The Milford Bank offers a powerful combination of hometown service and local decision making with home equity loan programs and rates that meet our community's needs. Features of our Home Equity Loans include no closing costs, low fixed rates for the life of the loan, and steady monthly payments. These loans can be a great way to finance specific projects or pay down high interest debt. We've built a reputation as the safe, strong and secure local bank that goes the extra mile to satisfy our customers. Let us find the right program for you!

Call us today at **203.783. 5700** or visit milfordbank.mortgagewebcenter.com.

WE LOVE GIVING BACK



We were honored to present a check for \$21,000 to representatives of **MILFORD'S VETERANS GROUPS**— Disabled American Veterans, Veterans of Foreign Wars, Vietnam Veterans of America, Combat Veterans Motorcycle Association, and the American Legion. Thank you to all co-sponsors and participants of this year's Milford Moves 5K. For more information, visit milfordmoves.com.

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Thank you to everyone who came to our **Shred and Recycling Event** on October 7th. Thanks to you, we responsibly disposed of over 6,000 pounds of outdated documents and a truckload of electronics, while collecting over \$650 for Milford Food 2 Kids.

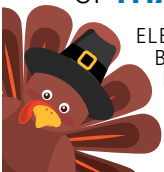
HAPPY ANNIVERSARY

We congratulate these **Milford Bank team members** on their anniversaries and thank them for their continued stellar work!

EVA CHETCUTI **21 YEARS**
SINDY BERKOWITZ **19 YEARS**
KRISTINE RODRIGUEZ **15 YEARS**
DEBORAH GAGLIARDI **11 YEARS**
MICHAEL CAPODANNO **9 YEARS**
CRAIG SAYERS **8 YEARS**

BANK HOLIDAY

All Offices and Departments of The Milford Bank will be closed on **THURSDAY, NOVEMBER 23** 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.

INVESTING IN YOUR FUTURE

The start of 2024 is a great time to reflect on the past and set personal and financial goals for the future. Start by determining your ideal budget and making sure you have adequate emergency funds set aside for a rainy day. Beyond that, look to tackle your debt, prioritize your wellness, and consider investing in ways that matter to you. At **TMB FINANCIAL SOLUTIONS**, we're committed to putting your needs first, always. No matter what you'd like to discuss, our advisor is here to listen and answer all of your questions. We greatly look forward to being part of your financial life!



TMB Financial Solutions
Financial Services + Insurance + Wealth Management



Our licensed and experienced **TMB Financial Solutions Advisor JOHN KUEHNLE**

welcomes the opportunity to sit with you, discuss your goals, and help guide you through the decision-making process. Call **203.783.5746** for a no cost, no pressure appointment today!

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