


HIGHLIGHTS & HAPPENINGS



THE MILFORD BANK

Member FDIC  Equal Housing Lender

February 2024

WHAT CAN YOU DO WITH A **HOME EQUITY LOAN?**

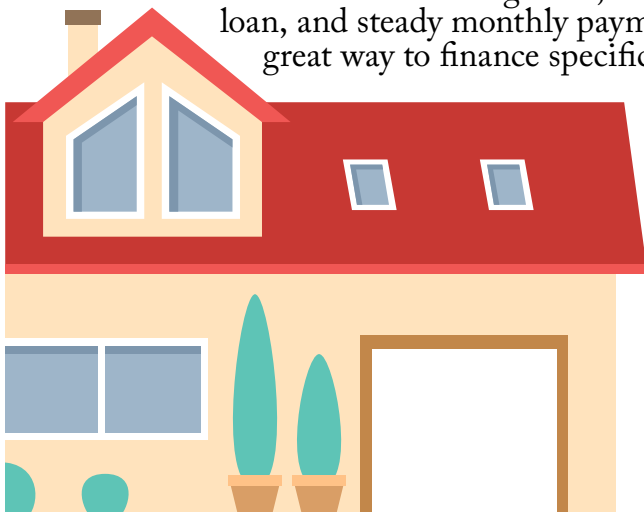
The Milford Bank offers a powerful combination of hometown service and local decision making with home equity loan programs and rates that meet our community's needs. Features of our Home Equity Loans include no closing costs, low fixed rates for the life of the loan, and steady monthly payments. These 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.

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



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**.



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

JOANN SABAS **21 YEARS**
MARCIE FALCONE **7 YEARS**
WILLIAM LOCASTO **4 YEARS**

BANK HOLIDAY

All Offices and Departments of The Milford Bank will be closed on **MONDAY, FEBRUARY 19** in honor of **PRESIDENTS' DAY**.

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**.



WE'RE HERE TO HELP YOU SAVE MONEY ON HOMEOWNERS INSURANCE

Are you a homeowner? If so, the right homeowners' insurance policy can make all the difference if your home is damaged or destroyed in an unexpected incident, like a fire or flood. Speak to one of our **Licensed Insurance Agents** today and find out if we can help you save. Additionally, we offer quick and easy quotes on various types of insurance. With over 40 carriers who work with us, we're a full service, multi-line insurance agency. Our goal is to provide customers with the most efficient and effortless way to meet their insurance needs. Call **888.444.0719** or visit www.tmbins.com.



TMB Insurance Services

Available insurance products are not deposits of The Milford Bank and are not protected by any type of deposit insurance, are not obligations of or guaranteed by The Milford Bank or its affiliates, and may be subject to risk. Insurance products are not insured or guaranteed by Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States. Any insurance required as a condition of the extension of credit by The Milford Bank need not be purchased from our Agency but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer's choice.



PLEASE JOIN US IN CONGRATULATING THESE **TMB EMPLOYEES** ON THEIR **WELL-DESERVED PROMOTIONS**.



JORGE SANTIAGO

has been appointed as **Chief Operating Officer**. He will now be responsible for overseeing all operational functions of the Bank and is second in command.



NILA PATHAMMAVONG

has as been appointed as **Assistant Vice President** and **Branch Manager**. She's well-known for providing excellent service and meeting customer's needs.



CELESTE LOHRENZ

has been selected as the Bank's **Branch Administrator**. She's managed several Bank offices where her strong leadership has yielded a superior customer service experience.



KARUNA KASBAWALA

has been promoted to **Assistant Vice President** and **Corporate Secretary**. She will oversee matters of corporate governance at the Bank and support the Senior Management.



TYLER HASKELL

has been promoted to **Vice President, Operations and Security Manager**. Tyler has been with the Bank's Securities and Facilities team since June 2018.



NICOLE CARRASCO

has been promoted to **Assistant Loan Servicing Manager**. Starting in May 2011 as a teller, she became a teller supervisor in 2013. She joined loan servicing in April 2022.



BOB CANNON

has been named our **Credit Manager**. Bob joined TMB in July 2002 as a Commercial Credit Analyst. Bob previously held education-related volunteer positions in Hamden.



MARK OSINSKI

has been elected as an **Assistant Vice President**. Mark joined TMB's Deposit Operations Department as a Bank Secrecy Act (BSA) Analyst in 2018.



PATRICK HAYDEN

has been named **Facilities Manager**. He joined TMB in 2022 as a Building and Maintenance Specialist. Prior to that, he was a Facilities Supervisor for the Milford Public Schools.