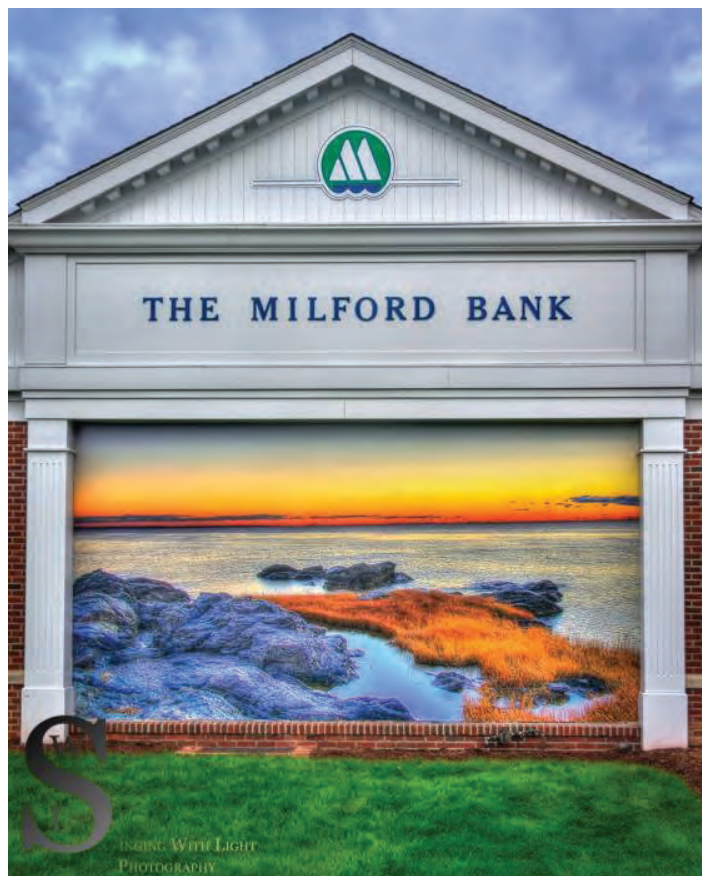


It's almost time...



Our photomurals are changed every season. Many people comment about how they look forward to seeing the new photo. Most do not realize anyone may submit a photo for consideration.

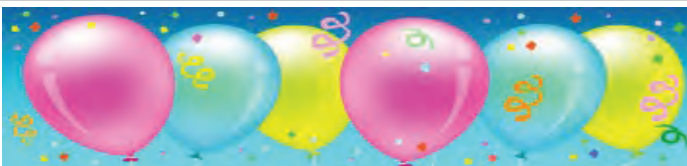
Do you have a winter picture that would make a great mural? If so, send it to lviesti@milfordbank.com. If it is selected, it may appear on the outside of our two Post Road locations and inside our Stratford ShopRite Office.

Please keep in mind:

- Photo should depict the season in which it is used
- Photo should be of local scenery
- No people or advertisements please
- Photo should be taken in high resolution

This beautiful picture was taken by local photographer J.J. Richards. This is the third time one of his photos was selected.

The deadline for mural photo submissions is always the 1st of the month in which the season change will occur.



Recent Employee Anniversaries:

Laura Turner	22 years
Patricia White	20 years
Deborah Hofmiller	18 years
Eva Chetcuti	12 years
Mark Attanasio	12 years
Sindy Berkowitz	10 years
Pamela Reiss	10 years
Kristine Rodriguez	6 years
Deborah Gagliardi	2 years

Congratulations!

Milford 375th coins are still available at all Milford Offices of The Milford Bank!

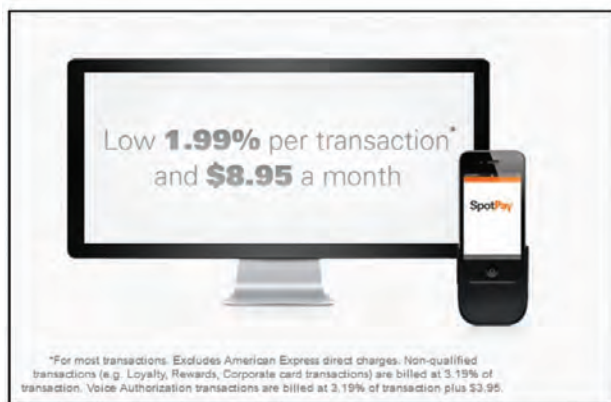


The coins are for sale at all Milford offices of The Milford Bank. They feature the Milford 375 logo on one side and the Milford Bank logo on the other and cost \$5 each.

Proceeds from the coin sales will be divided among five local charities which serve a wide variety of local needs. Those organizations are: Milford Arts Council, Milford's Promise, the Milford Historical Society, Boys & Girls Club of Milford and the Beth El Center.

These coins are a special edition limited to 5,000 pieces and make great gifts. Get yours today!

SpotPay is here!



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"What if my mobile device is lost or stolen?" With SpotPay, no sensitive data is ever stored on your mobile device. None. It's the safest and most secure way to do business.

- Sign up for merchant services
- Receive your free secure card reader
- Download the free SpotPay mobile app for your iOS or Android™ device
- Accept transactions from anywhere!

For more information, stop by any office or visit our website, milfordbank.com.

Some offbeat holidays you can celebrate in December

December 4th: National Cookie Day

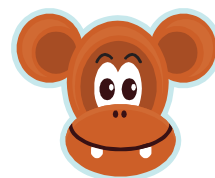
December isn't exactly lacking in opportunities to indulge in sweet treats, but today it's your offbeat-holiday-given right to mix, bake, and/or eat as many cookies as your glycemic index can handle.

December 13th: National Cocoa Day

The weather outside is starting to get frightful, but what better cure for the temperature blues than a nice cup of hot cocoa? A down coat or a wool hat simply can't compete in the taste department.

December 14th: Monkey Day

According to the official Monkey Day website, Monkey Day is an "annual celebration of all things simian, a festival of primates, a chance to scream like a monkey and throw feces at whomever you choose." The origins of the holiday are unknown, though it has been observed since at least 2003. We mentioned it last year, but just really wanted to use that picture again.



December 17th: Underdog Day

Today is the day to honor the unsung heroes, the folks in second place and the men/women behind the men/women. This holiday was reportedly created in 1976 and inspired by Dr. Watson, Sherlock Holmes' faithful sidekick. Some reports claim the holiday is on 19th or the 21st. Maybe you just make next week Underdog Week.

December 18th:

National Wear a Plunger on Your Head Day

Allegedly there once was a Hallmark card for National Wear a Plunger on Your Head Day, therefore it must be a real holiday. If you choose to celebrate, let's everyone agree to use new plungers.

Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough.

- Oprah Winfrey



Want to get the latest news about special events as the Bank, employee milestones, special offers or charities we support? Friend us on facebook and follow us on twitter!

And, read our blog posts to learn about a variety of topics, such as whether now is a good time to refinance or how to calculate your net worth. New articles are posted every week. Look for the latest ones on our homepage!