

Highlights & Happenings



Member FDIC  Equal Housing Lender

January 2014

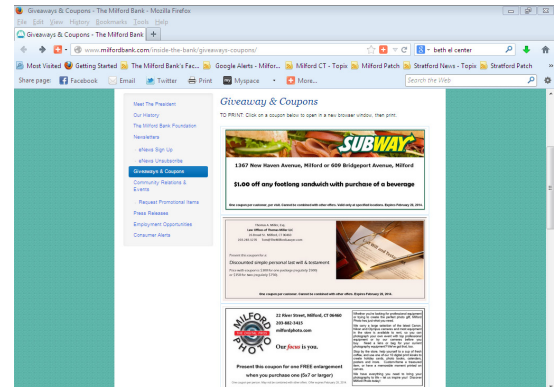
Coupon Offers from Local Businesses

The Milford Bank loves small business! We are always working with our business customers to offer great deals and coupons. Here are some ways for you to access these coupons:

ATMs: When you perform a transaction at one of our ATMs, you'll be prompted to select a coupon offer from one of our participating merchants. The coupon will print on the bottom of your receipt!

Website: Access our coupons page at www.milfordbank.com/inside-the-bank/giveaways-coupons (to print, simply click on the desired coupon to open in a new browser window, then hit print).

Newsletters: If you receive paper statements, get a new coupon every month with our Highlights & Happenings customer newsletter, or sign up for our eNews list (at one of our offices or on our website) to have our newsletters and coupon offers delivered to your email!



Four Financial Must-Haves for 2014



The new year often inspires change and new goal setting. Regardless of your financial situation, there are some necessities that are essential for everyone. If you don't already have the following, it might be time to take some action towards achieving financial security.

Steady Income: You need a steady source of income from your job, your business if you're self-employed, or from investments (if you're fortunate and careful). If you don't make enough income, brainstorm ways to make more, or you'll need to trim unnecessary expenses.

Financial Reserves: You need to have emergency savings, for car problems, home repairs, and other unexpected expenses. It's also important to have savings and investments dedicated towards a college education for your children and your retirement.

Protection: Being properly insured is very important. Without insurance, even the best financial plans can be ruined in the blink of an eye. You'll need enough insurance to cover your health, life, vehicle, property, and ability to work.

Long and Short Term Goals: Goals and level of importance vary by individual. In order to develop goals, give serious thought to anticipated necessary expenses, and future wants and needs. If you can put your goals in writing, with a specific date and price, you are ready to develop a savings and investment plan.

If you have questions on any of these financial topics, let us help you! Give us a call at 203-783-5700 for more information or suggestions, or visit our online learning center at learningcenter.milfordbank.com.

"Hope
Smiles from the threshold of the year to come,
Whispering 'it will be happier'..."

- Alfred Tennyson

Where to Donate Clothes

Thrift stores aren't the only places to donate gently used clothing. Here are some other options that support wonderful causes:

Clothing Drop-Off: Visit www.donationdropoff.org to find drop off locations.

DonateStuff: Go to www.donatestuff.com to schedule a pick up or drop off. Donations go to their partner charities that support children and veterans.

Community: Contact local homeless shelters, churches and church groups, community outreach centers, rescue missions and clothing banks.

Recent Employee Anniversaries

Lawrence Leete
17 years

Matthew Kelly
4 years

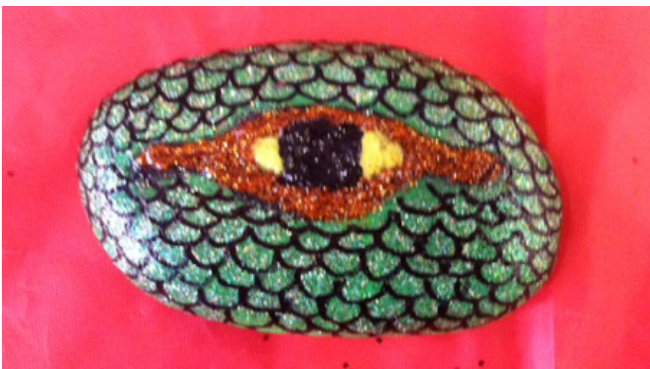
Allen McGehee
2 years

Centsible Kids Rock the Arts Contest



In the Fall 2013 issue of our Centsible Kids Newsletter, we announced a call for entries for our "Rock the Arts Contest". We asked kids age 12 and under to create a work of art from a rock. We received over a dozen entries from our talented "centsible" kids. Congratulations to our two winners, Madeline and Katrina! Winners were chosen based on originality, composition and design. The first place prize was a \$100 Toys R' Us gift card, and the second place prize was a \$50 Toys R' Us gift card. The first place winner (right) and second place winner (left) are pictured with their submissions and one of our customer service representatives. Madeline Papcun (11 years old) created "Eye of the Dragon" (bottom left) and Katrina Mahoney (8 years old) created "Rock Candy" (bottom right).

Everyone at the Bank and customers of the Main Office were very impressed by ALL of the creative rocks on display. The Bank proudly supports the arts in Milford, Stratford, and the areas we serve. Thank you to all those who entered! Be sure to keep an "eye" out for future contests!



10% off any purchase over \$20

One coupon per customer, per visit. Cannot be combined with any other offers, coupons, or gift cards. **Expires 1/31/14**

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