


Highlights & Happenings



THE MILFORD BANK
Always There.

Member FDIC  Equal Housing Lender

March 2014

New Scholarship Finder

Scholarship Finder

To learn how much scholarship money your student qualifies for, complete fields below

SAT scores should be
Critical Reading + Math
score only

1200

ACT

None

G.P.A. on a 4.0 scale

3.7

Pick up to 5 states where
you want to go to college
(To choose multiple states,
hold down the control key)

Arizona
California
Colorado
Connecticut

Show Me The Money

The Milford Bank introduces a new Scholarship Finder widget on our website. The free and easy-to-use search tool is for students looking for available scholarships based on certain criteria. The widget can be found in the Learning Center section of our website, at learningcenter.milfordbank.com.

To use the search bar, simply enter the student's SAT and ACT scores (if applicable), Grade Point Average (GPA), and up to 5 states where the student would like to attend college. Click "Show Me The Money", enter your contact information, and submit the form. Then your free customized scholarship report will be emailed to you.

For more information on our new Scholarship Finder or ways to finance a college education, please contact us at 203-783-5700.

Recent Employee Anniversaries

Debra Horne
30 years

Andrea Boncek
14 years

Angie Flyte
14 years

Clare Geoghegan
13 years

Randy Barra
7 years

Meera Israni
5 years

Marc Costanzo
1 year

Alexcia Coyle
1 year

Upcoming Events

February 28 - March 16:

St. Mary's 40th Annual Basketball Tournament, St. Mary's School

March 8: BHcare's 26th Annual Bowl-2-Benefit, AMF Lanes Milford

March 15: Irish Heritage Society of Milford's St. Patrick's Day Parade, Downtown Milford

March 16: Milford Literacy Center's Annual Leprechaun Leap, Walnut Beach

Target Offers Customers Credit Monitoring

In the wake of Target's massive data breach announced in December 2013, the retail company is offering one year of free credit monitoring to all Target customers, not only those who had information compromised. The free credit monitoring will be offered through Experian's ProtectMyID. The service provides a copy of a credit report, daily credit monitoring, identity theft insurance, and access to personalized assistance from a fraud resolution agent.

How to Sign Up:

- Visit creditmonitoring.target.com and enter your name and email address to request an activation code by April 23, 2014.
- Consumers will then receive an email from Target within one to five days that will include the unique activation code and instructions on how to register.
- Register the code with ProtectMyID by April 30, 2014.

Consumers with questions are encouraged to visit target.com/databreach or to contact Target directly at 866-852-8680.

The Milford Bank recommends that you check accounts often for suspicious activity. Contact us at 203-783-5700 if you notice any fraudulent transactions.

5 Reasons to Open a Holiday Club Account

If you're like 37% Americans, you used credit cards to finance the 2013 holiday season and are likely still paying down the balance (or paying the minimum balance). Ouch! It's best practice to avoid credit cards for holiday expenses, and avoid using "emergency" savings. Instead, we recommend a Holiday Club Account. Here are 5 reasons why:



Save Automatically: People are much more likely to save money if it is deducted automatically. Have a portion of your paycheck direct deposited into a Holiday Club, or schedule automatic transfers from your checking via online banking.

Small Deductions: Small increments deducted weekly or bi-weekly won't hurt your wallet nearly as much as one lump sum. If you put away \$25 a week starting in March, you'll have around \$800 when the account matures in mid-October. (The average amount spent during the 2013 holiday season was \$801.)

Check in the Mail: When the Holiday Club matures, you don't need to even come in! The check for the entire balance + interest gets mailed directly to you!

Use it Again and Again: After the account matures, you can start contributing to the same account (as soon as late October). No need to open a new one!

More Time, Better Choices: If you start shopping in October, you're much more likely to make more thoughtful gift choices, stay within your budget, and avoid last-minute-shopping stress.

Switch to eStatements!

One way to help prevent becoming a victim of identity theft is by signing up for eStatements from The Milford Bank. They look the same as the paper statements we send to you via the U.S. Mail. Here are some benefits to signing up for eStatements:

Convenience: Review your statements online at any time of the day or night. Up to 18 months of account history is available all in one place.

Time: eStatements are available days before mailed statements arrive.

Security: Reduce the risk of statements being lost or stolen in transit (opposed to paper statements).

Environmentally Responsible: Stay clutter free and conserve paper by viewing your eStatements online.

It is easy, safe and FREE to sign up. Stop by or call (203) 783-5700 to get started, or activate eStatements via your internet banking account.

*"Expect to have hope
rekindled. Expect your
prayers to be answered in
wondrous ways.
The dry seasons in life do
not last. The spring rains
will come again."*

Sarah Ban Breathnach



Free "Piggy" Jar Opener

Redeem this coupon at any Milford Bank office for one (1) Free Jar Opener. One per customer. Supplies are limited. **Expires March 31, 2014.**

