

We're excited to introduce
SpotPay!

Secure Payments.
On the Spot!



With SpotPay™, offered by The Milford Bank, you can open your business to a whole new set of customers by accepting card transactions – anytime and anywhere. It's fast and secure!

**Just 1.99% per transaction*
and \$8.95 per month**

SpotPay could be the most cost-effective business decision you make all year. It's a comprehensive mobile merchant payment tool that makes accepting card transactions affordable.

Even if you currently use another card swipe transaction service, you owe it to your business to discover the SpotPay difference.

*For most transactions. Excludes American Express direct charges. Non-qualified transactions (e.g. Loyalty, Rewards, Corporate card transactions) are billed at 3.19% of transaction. Voice Authorization transactions are billed at 3.19% of transaction plus \$3.95.

See Page Two for more information.

Employees who have recently celebrated anniversaries:

Lynda Mason	29 years
Celeste Lohrenz	26 years
Jo-Ann Paoletti	21 years
Eleanor Letkowski	20 years
Regina Prescott	15 years
Nila Pathammavong	15 years
Nora Paige	11 years
Robert Stanton	9 years
Frances Raslavsky	6 years
Marilyn d'Arcy	2 years
Merve Rumeli	1 year
Tonya Volturmo	1 year

Congratulations!



All Offices of The Milford Bank will be closed on Thursday, November 27th in observance of Thanksgiving.



Our Main Office, on the Milford Green will once again be offering FREE Horse & Carriage Rides during the annual tree lighting ceremony, weather permitting. Rides will be offered from 5:30 to 7:30 pm. We hope to see you then!

SpotPay, continued from page one.

Transform your Android™ or Apple® mobile device into a point-of-sale system

- Accept credit and debit card payments anytime, anywhere
- No sensitive customer data is ever stored on your mobile device
- You'll have sales receipt, refund and void capabilities right from your mobile device
- All transaction funds are deposited directly to your The Milford Bank business or personal account for added convenience and quicker funds availability

The Beginning of a Profitable Relationship

As your business grows, SpotPay will grow with you, enabling you to accept and manage payments no matter how your customers want to pay.



Call, go to milfordbank.com or stop by any office for more information or to sign up for SpotPay!

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Some Offbeat Holidays you can celebrate in November



November 15th: Clean Out Your Refrigerator Day

Or as we like to call it, "Discover the science project you didn't know you had growing in your refrigerator Day."

November 18th: Use Less Stuff Day

Although the advertising industry works terribly hard to convince us that we never quite have enough stuff, many of us probably use way more stuff than we need. Take the day to reflect on exactly which kinds of stuff are excessive in your day-to-day life, and how you might reduce using said stuff. Or at least clear room for all the new stuff you'll be getting soon for the holidays.

November 22nd: National Start Your Own Country Day

If you're over the pumpkin pie and family cheer, here's a fun alternative to Thanksgiving. The apparent product of the 1939 World's Fair in New York, National Start Your Own Country Day salutes those plucky—albeit potentially treasonous and/or imperialist—individuals who believe so strongly in self-determination that they might one day form their own nation-state.

November 29th: National Square Dance Day

Despite its close association with cowboys and honky-tonk bars, the square dance actually originated in Europe in the 17th century. However, the United States has since taken over its cultural reins, so much so that 19 states have declared it their official dance. If you have yet to try this folk dance, take your partner by the hand and swing him/her down to the nearest hootenanny.

AS WE EXPRESS OUR
gratitude,
WE MUST NEVER
FORGET THAT THE
HIGHEST APPRECIATION
IS NOT TO
UTTER WORDS, BUT
to live
BY THEM.
-JOHN F. KENNEDY



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Offer expires December 31, 2014

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quote!