



All offices of The Milford Bank will be closed on Monday, February 15th in observance of Presidents' Day

Some recent anniversaries at The Milford Bank:

Debra Horne	32 years
Angie Flyte	16 years
Meera Israni	8 years
Alexcia Coyle	3 years
Brian Regan	2 years



Congratulations!

February Fun Facts:



- Once every six years, February is the only month that has four, full seven-day weeks.
- In leap years, it is the only month that begins and ends on the same weekday.
- People born on a leap year technically celebrate their birthday

only once every four years, but most observe it on the 28th.

- Despite its status as the shortest month, February is packed with many events, including Valentine's Day and Groundhog's Day.
- Americans celebrate the birth of two presidents in February, as well as Black History Month.
- February is also an important month for sports fans, as two teams face each other in the Super Bowl on the first Sunday of February.
- No one really knows for certain why February was relegated to the shortest month. However, with so much trivia and special events surrounding the month, it is still a special time of year!

Congratulations!

Celeste M. Lohrenz was named Manager of the Bank's Main Office. Celeste began her career with the Bank in 1988 as a Loan Origination Clerk. Since then Celeste has held a number of positions including Loan Servicing Representative, Customer Service Representative and Assistant Branch Manager. Her most recent position was Manager of the Bank's Post Road West Office. Celeste has received 10 banking diplomas from the Center for Financial Training.



She is also a graduate of the Connecticut School of Finance and Management and holds an Associate's Degree in Business Administration from Gateway Community College. She is licensed to sell SBLI products. Celeste is pursuing a Bachelor's of Science from Charter Oak State College and is participating in Bridgeport Regional Business Council, Leadership Greater Bridgeport, Class 27.

Celeste serves as Vice Chair of The Get In Touch Foundation, Board Member of The Mayor of Stratford Golf Tournament and Trustee of The Boys & Girls Club of Milford.

Janet Harrison was promoted to Manager of the Bank's Post Road West Office. Janet joined the Bank in 2015 as Assistant Manager of the Bank's Main Office. Janet has over 20 years of experience in banking, having previously worked at Cape Cod Bank and Trust, Barnett Bank and SouthTrust Banks in Florida, as well as New Haven Savings Bank.



Janet attended Quinnipiac College for undergraduate studies, attended AIB classes through Indian River Community College and completed a two year program with the Connecticut School of Finance and Management.

Janet is a member of the Downtown Milford Business Association. She serves as an ambassador for the Milford Chamber of Commerce and volunteers for Pirate Day, the Milford Downtown Wine Trail and the Milford Holiday Lamplight Stroll.



Thank you to everyone who helped make our first Green Fair a success!

Despite the cold, many people came out to shred their documents, recycle electronics and donate bottles & cans. Infoshred collected 12 barrels of paper (about ½ a truck)! In addition to recycling services, we had green vendors, a public mural and Kid’s Upcycling Crafts.

TMB also had informational tables about our eServices, Green Resources and DIY Cosmetics and Cleaning Products.

Here are some of the useful tips we offered for limiting unwanted mail:

Opt-Out of Credit Card Offers
<https://www.optoutprescreen.com>

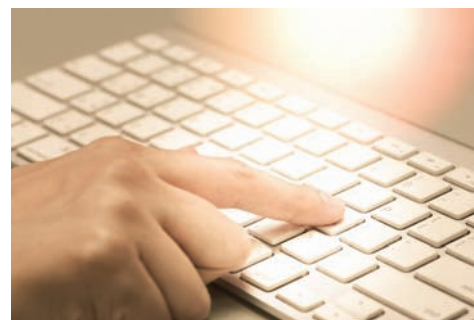
Stop Receiving Unwanted Junk Mail
<https://www.paperkarma.com/>

8 Ways To Opt Out Of Junk Mail Lists
<http://consumerist.com/2008/03/13/8-ways-to-opt-out-of-junk-mail-lists/>

Opt-out of receiving phone books
<https://www.yellowpagesoptout.com/>

For more ways to limit unwanted mail as well as information about our vendors and green additional resources, please visit milfordbank.com/green-fair.

We’re proud to announce Business Online is now available!



Anytime, anywhere cash management is what our business customers look for and appreciate, and Business Online offers 24x7 online banking designed to exceed your expectations!

Features

- **24x7 cash management:** Business Online offers anytime, anywhere access to real-time financial information, all presented in a very easy to use format.
- **Streamlined navigation:** An interactive, integrated overview page provides access to the most commonly used functionality. Use the Overview page to view real-time account balances, make internal and external transfers, manage transactions, view alerts, launch bill payment and much more!
- **Value-added integration:** Seamless integration with a comprehensive set of e-commerce, mobile banking and imaging systems creates a rich online channel that’s easy to use and manage.
- **Flexible administrative options:** Advanced security options and flexible permissions let you designate which individuals have access to each banking function.



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On December 8th, The Milford Bank hosted a group of Bankers from China. They came to observe how banking tasks are performed in the United States. This field trip was the highlight of their trip! Included in the photo above are Jorge Santiago (SVP), Susan Shields (President & CEO) and John DaRin (SVP), along with the group.