

*All offices of The Milford Bank
will be closed:*

*Wednesday,
November 11th for
Veteran's Day*



*Thursday, November 26th for
Thanksgiving*

Some recent anniversaries with The Milford Bank:



Susan Shields	30 years
Trish Townsend	23 years
Spiro Magoulas	23 years
Lynn Viesti Berube	16 years
Ric Biroscak	10 years
Susan Wolfe	10 years
Tina Mason	9 years
Patty Gallagher	5 years
Jency Gonzalez	1 year
Paola Villa	1 year

Congratulations!

Did you know The Milford Bank is a mutual institution? Do you know what that means for you?

Mutual banks are the essence of what true community banking is all about. The Milford Bank is not part of a conglomerate or multibillion dollar bank. We serve local families and businesses. We've been doing that since 1872. (Read about our history at milfordbank.com/inside-the-bank/our-history/).

Another difference is The Milford Bank doesn't have any stockholders. It is mutually owned by the customers who bank with us!

We also use a large portion of the profit we earn to enrich the communities we serve. Each year, we support over 100 organizations with donations and volunteer hours by our employees and officers. In many cases smaller charities, often passed over for donations from larger organizations, count on us to support their missions.

In addition to being able to offer you the products and services you are looking for, remember that when you support us, you support your friends and neighbors!

The Milford Bank's FREE ADMISSION FOR THE WHOLE FAMILY!

GREEN FAIR



SATURDAY, NOVEMBER 14TH 2015 • 10 AM - 4 PM • THE MILFORD BANK, DOWNTOWN MILFORD

ELECTRONICS RECYCLING	GREEN VENDORS & EXHIBITORS
DOCUMENT SHREDDING	BOTTLE & CAN COLLECTION
SOLAR POWER INFORMATION	UPCYCLING CRAFTS FOR KIDS
TIPS FOR SAVING ENERGY	DIY HOUSEHOLD & BEAUTY PRODUCTS
CHILDREN'S BOOK COLLECTION	& MUCH MORE!

**FREE ELECTRONICS RECYCLING
AND DOCUMENT SHREDDING FOR
MILFORD BANK CUSTOMERS
\$5 FEE FOR NON-CUSTOMERS***

*LIMIT 3 boxes of paper and/or electronics per household or business. Max weight: As much as you can lift
(Note: you are responsible for unloading). Max size: 18" x 18" x 16" (medium sized moving box).

Member
FDIC

Whether you track your deposits and withdrawals in your checkbook register, or online, follow these same five steps to balance your account every month:

Account Balance Reconciliation Worksheet

1. Enter

The new balance shown
on your statement

\$ _____

2. Add

Any deposits listed in your register
or transfers into your account which
are not shown on your statement.

\$ _____

3. Calculate the Subtotal

Add parts one and two.

\$ _____

4. Subtract

The total outstanding checks
and withdrawals not shown on
your statement.

\$ _____

5. Calculate the Ending Balance

(Part one + Part Two - Part Four)

This amount should be the same
as the current balance in your
check register.

\$ _____

Want access to more
information like this?
You can find it in our
Learning Center!

Click the Learning Center
tab on our home page
(milfordbank.com) to get
information about starting
a business, saving for
retirement, investments,
planning your estate and
more. There's even a
scholarship locator.

People thinking about
furthering their education
can answer four simple
questions to get a list of
scholarships that may be
available to them.

All of the information is
clear and concise. There
are even worksheets and
other tools available for
you.

We encourage you to take
advantage of this value
added service!

Some offbeat holidays you can celebrate in November

November 3rd: Sadie Hawkins Day (the first Saturday in November)



The woman asking the man to a dance? How novel! Apparently it was quite novel back in the late 1930s, when Sadie Hawkins Day first appeared in the popular comic strip Li'l Abner. Worried that his homely daughter Sadie might never find a beau, Hekzebiah Hawkins organized a race in which his daughter would chase all the unmarried men in town to the finish line. If she caught one, he was legally

obligated to wed her. The holiday became an annual event in the comic strip, and evolved into a real life event as well—with more dancing and less capturing. These days, Sadie Hawkins Day generally occurs on the first Saturday of November.

November 7th: International Tongue Twister Day

How much wood could a woodchuck chuck, if a woodchuck could chuck wood? Whether you're in unique New York or selling seashells by the seashore, show off your impressive command of diction today.

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 hard to convince us that we never 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.