

Staff News



Bob Macklin, Bank President and CEO, plans to retire effective April 30, 2015. Bob joined the Bank in 1999. At that time the Bank had three offices and \$226 million in assets. During his tenure, the Bank has grown to seven full service offices, one Loan Production Office and over \$406 million in assets.

Filling his shoes will be **Susan Shields** who previously served as the

Bank's Executive Vice President and Chief Operating Officer. Susan joined the Bank in 1985 as Controller. During her time with the Bank, Susan has increased operating efficiencies and has worked hard to acquire the technology needed to offer state-of-the-art products and services.



Mark Gruttadauria has joined the bank as an Assistant Vice President in its Commercial Lending Department. In his position, Mark will be responsible for the expansion of the bank's commercial banking services in Stratford. Mark has been a part of the Stratford banking community for 28 years and brings extensive experience in working with businesses to meet their borrowing needs.

Best wishes to all of you in your new endeavors!

Changes to Touchtone Banking are coming soon!

For fast and efficient service, use any telephone to call our telephone banking system and we'll guide you step-by-step.



A friendly voice will greet you and lead you through all of the options. It's that simple! You can use our telephone banking system anywhere and anytime. During business hours you can easily transfer to a Milford Bank Customer Service Representative by pressing 0.

There is no need to sign up or fill out an application. Your up-to-date account information is available whenever you are.

You can:

- Check your account balance and available funds
- Verify that checks have cleared
- Confirm deposits have been posted to your account
- Transfer funds between your eligible checking and savings accounts
- Make loan payments from an eligible Milford Bank deposit account
- Hear the latest rates
- Place a stop payment on a check

To start, call **800-340-4TMB** (800-340-4862). Enter the last four digits of your social security number. You will then be prompted to create a Personal Identification Number (PIN) for future access to our automated banking system.

Please note: *The old phone number, 203-882-8816, will be discontinued shortly.*



**Bring this coupon into any office of
The Milford Bank and receive a FREE
microfiber eyeglass cleaning cloth**

One coupon per customer while supplies are available. Cannot be combined with other offers.
Cannot be redeemed for cash value. Expires September 30, 2014.



Commemorative Coin Sales to Raise Money for Charity



The Milford Bank has partnered with the Milford 375th committee to design a limited edition coin commemorating Milford's anniversary. The coins feature the Milford 375th logo.

The coins are being sold in all Milford offices of The Milford Bank for \$5 each. Proceeds from the coin sales will be divided between five local charities which serve a wide variety of local needs. Those organizations are: Milford Arts Council, Milford's Promise, the Milford Historical Society, Boys & Girls Club of Milford and the Beth El Center. The commemorative coins are a special edition limited to 5,000 pieces.

Said Bob Macklin, President of The Milford Bank, "As Milford's hometown bank, we're proud of our 142 year legacy of service to the Milford community. Funds raised through the sale of this coin will enable local organizations to better serve our friends and neighbors."

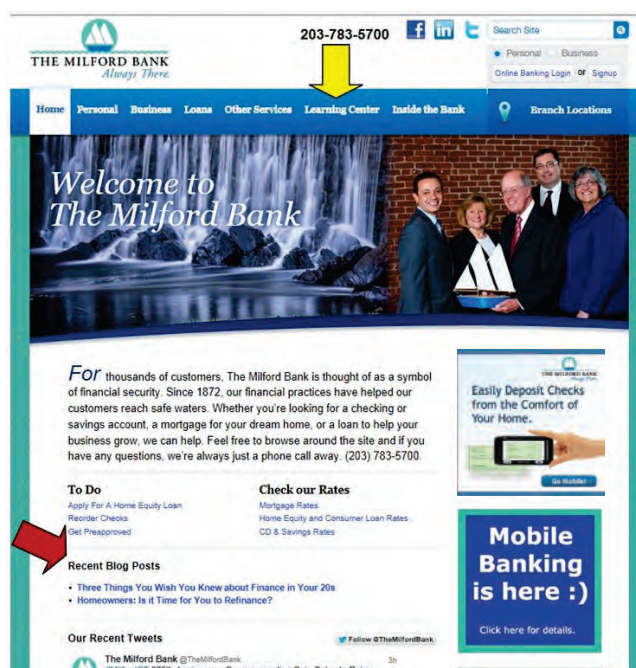
The Milford Bank has entered the blogosphere!

Wondering if now is a good time to refinance?

Looking for tips on how to save a little extra money each week?

You can find topics such as these and many others in our blog postings. Each week we will post new ones. You can find the most recent postings in the center of our homepage (milfordbank.com). The red arrow in the picture on the right is pointing it out. Our postings are very concise and contain basic information. We also have a Learning Center in which you can access more comprehensive resources and worksheets. The yellow arrow in the photo is pointing to the Learning Center tab on our homepage.

We also have lots of experts on-hand, so feel free to contact us if you'd like more information about any of our topics. Can't find the information you are looking for? Let us know! We're here to help.



Mobile Deposit is here!!



Now you can deposit checks with the press of a button.

Call, click or stop by for details.

Some offbeat holidays you can celebrate in August

August 18th, Bad Poetry Day—It's a day to create some really bad verse. But, why you ask? Perhaps, the answer is simply "because you can". Maybe, it exists to allow us to better appreciate good poetry. Or, perhaps it is to be written to irritate someone.....

August 21st, National Senior Citizens Day—On August 19th, 1988, a proclamation was made by the then-president that deemed August 21st as a national day to give older US citizens thanks and a heartfelt salute.

August 22nd, National Tooth Fairy Day—Because anyone who can make a dollar bill magically appear under your pillow deserves a day of feting.

August 26th, National Dog Day—This day is intended to honor dogs for all they do for us. In addition to giving love and companionship, dogs help us out in countless ways. They are watchdogs for our safety. They lead the blind. Dogs aid in search and rescue, and they seek out bombs and drugs.

August 27th, Just Because Day—Finally, you have a chance to do something without a rhyme or reason. Most often in life, we do things because we have to, or we want to, or it's expected of us. None of those reasons apply today.