

New faces...

Paul Mulligan has joined The Milford Bank as Senior Vice President in charge of Retail Lending, including Mortgage and Consumer Loan Originations and Loan Servicing.

Paul has 27 years of experience in the financial services industry – the last 21 with Newport Federal Savings Bank. He previously served as Senior Vice President, Retail Lending. He holds a Bachelor's Degree from the University of Rhode Island, and is a graduate of the School for Financial Studies at Babson College.

Paul previously served as a Director of the Boys and Girls Clubs of Newport County, and is a former member/treasurer of the Newport Lions Club. He presently fundraises for the American Lung Association

Paul resides in Guilford with his wife Marcia and their 4 children.



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.

He is a graduate of Southern CT State University with a Bachelors of Arts in Business Administration. In prior years, Mark was a member of the Bridgeport Regional Business Council and has been involved with numerous community and sporting events in the Town of Stratford. He and his wife live in Stratford and have two children.



Welcome and Best Wishes to Mark and Paul!

Some offbeat holidays you can celebrate in September

September 15th: National Felt Hat Day

You may think Robin Hood, you may think 10-gallon cowboy, or you may think fedora -- but whatever you think, today you have carte blanche to sport your felt-hat-of-choice with pride. Disclaimer: you may still have to remind people the holiday technically prevents them from mocking your accessory.

September 21st: World Gratitude Day

In 1977, the United Nations Meditation Group established World Gratitude Day to appreciate existence. Even the least existential among us can recognize a thing or two in our lives for which we feel grateful. For example, we feel grateful that you are still reading this newsletter.

September 21st: Oktoberfest

Don't let the "Oktober" part of the name fool you -- the 16-day festival of beer, oompa music, and wurst always starts in late September - and this year, it kicks off on the 21st. Though historically a Bavarian celebration held annually in Munich, Oktoberfests have popped up in cities all over the world. Though the holiday started as a royal wedding celebration, it has since been eclipsed by the beer which must adhere to strict German Beer Purity laws (Reinheitsgebot) to be considered official Oktoberfest Beer. Luckily for us non-Germans, globalization has granted us access to such tasty brews in our local corner stores and supermarkets.

Upcoming bank-sponsored event:

Pumpkins on the Pier 2012 2nd Annual Pumpkin Festival

October 13, 2012

11am-9pm

Walnut Beach

113 EAST Broadway, Milford, CT



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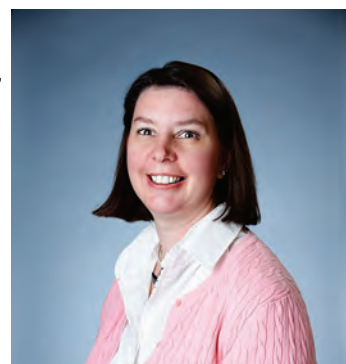
It's Easy. To send money to someone, all you need is an email address, a mobile phone number, or their checking/savings account information. That's it!

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Lynda Mason was promoted to Branch Manager. In her new position, Lynda will oversee day-to-day operations and work to generate new business for the Bank's Woodmont Office.



Lynda began her career with the Bank in 1985 as a Teller. Over the years, Lynda worked in several different offices. She was promoted to Teller Supervisor in 1990 and Assistant Branch Manager in 1997. Lynda has received 5 banking diplomas from the Center for Financial Training. She is attending of the Connecticut School of Finance and Management (class of 2015) and is licensed to sell SBLI products. In her spare time, Lynda is a volunteer at the Milford Animal Shelter.

Congratulations to Lynda and all the best for future success!

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TO PAY SOMEONE:



TO GET PAID:



“Live a good, honorable life. When you think back, you’ll be able to enjoy it a second time.”

– Dalai Lama

Did you know there's an electronic version of this newsletter? Subscribers receive it earlier than the print version so they are the first to know about new products and they are the first to receive coupons and special offers. If you'd like to receive our e-newsletter, go to milfordbank.com, click the eNews Sign Up button and enter your email address.

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Belong to a club or group?

Ask us about fundraising opportunities!

Present this coupon at our Milford location and get **20% OFF** your food purchase.

Valid at the Milford location for dine-in only. Not valid towards alcohol, gift cards, \$6 Pick and Choose, Two for You Lunch, 1/2 price appetizers or any of special or discount. One coupon per party. Void where prohibited by law. Coupon is not transferable and not for resale. No cash value. Offer expires October 31, 2014. Manager Code 26th

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