

## Some offbeat holidays you can celebrate in September

### September 8th: National Grandparents Day

Founder Marian McQuade wanted to set aside a special day not only for the lonely elderly, but also to encourage grandchildren to “tap the wisdom and heritage their grandparents provide.” President Jimmy Carter was so on board with this initiative, he made the first Sunday after Labor Day an official national holiday to honor grandmas and grandpas across the country

### September 19th: Talk Like a Pirate Day

The establishment of International Talk Like a Pirate Day on September 19th was based on someone’s ex-wife’s birthday. While the date selection might have been arbitrary, the possibilities of TLAPD are endless. If you want to expand your pirate repertoire, the official website provides lingo in English, German, Dutch, and even a little Mandarin to provide a truly international annoyance to coworkers and family members. ([www.talklikeapirate.com](http://www.talklikeapirate.com))



### September 24th: National Punctuation Day

“A celebration of the lowly comma, correctly used quotation marks, and other proper uses of periods, semicolons, and the ever mysterious ellipsis.” National Punctuation Day gives you the opportunity to dress up your sentences with all kinds of context and accentuation! Or, take the day to remind yourself what a semicolon actually does.

#### Please note:

**All offices of The Milford Bank will be closed on Monday, September 7th in observance of Labor Day**

## The Milford Bank has announced the promotion of one of its employees.



Pamela Reiss was promoted to Assistant Treasurer and Branch Manager of the Bank’s Devon Office. Pam began her career with the Bank as a Client Service Representative in 2004. In 2006, she was promoted to Assistant Branch Manager and selected as part of the team that ex-

panded the Bank’s footprint into the Stratford market. She has since served as Assistant Branch Manager at a number of the Bank’s locations. Pam was named Milford Bank Employee of the Year for 2010.

Pam served on the Board of Directors of the Literacy Center of Milford. She is also a past member of the B.E.S.T. Committee and the VNA Board of Directors.

In her ten years with The Milford Bank, Pam has earned numerous certificates and diplomas from the Center for Financial Training. She is currently attending the Connecticut School of Finance and Management.

Until last year, Pam was a lifelong Milford resident. She now resides in Madison. She is the proud mother of three and grandmother of three.

## Some employees who have recently celebrated anniversaries with The Milford Bank:

Sharon MacKenzie	43 years
Marta Stanton	40 years
Lisa Richetelli	15 years
John Bailly	11 years
John DaRin	5 years
Becky Tudor	4 years
Mary Kos	4 years
Chris Albera	2 years
Anthony Tomasco	2 years
Janet Harrison	1 year



**Congratulations!**



## Do you choose rewards?

With UChoose Rewards® you can shop like you normally would and watch the rewards add up. Plus, shop with participating UChoose Rewards® retailers and earn even more points!

Simply use your Milford Bank Debit Card anywhere Visa is accepted and you will earn points per dollar spent when you shop for everyday needs and more. You earn 1 point for every \$2 for each Signature Debit transaction.

Plus, you can earn even more points when you shop at participating retailers. Choose to shop in-store at national or local retailers or online through [www.uchooserewards.com](http://www.uchooserewards.com). When shopping in-store, select credit and sign for your purchases.

Watch your rewards add up! Then, redeem them for exciting options like the latest electronics, trendy clothing, airline tickets – and more!

You can choose from millions of options, whether it's products, travel experiences, activities, event tickets, or more! Simply visit the Redeem Points page and click on the category that suits your interests.

We keep track of all the points you earn and will help you find just what you're looking for when you're ready to redeem. We even have a Wish List that will help you track when you've earned enough to redeem a specific item.

There's no cost. Membership in UChoose Rewards is absolutely free for The Milford Bank cardholders, so start shopping and earning today.

This is just one more value-added service we offer to you. If you have any questions, please speak with one of our friendly bankers.



### Kids going back to school?

We offer in-school deposit pick-up for Centsible Kids.

Contact us to find out if your child's school participates in our program.

### Can you believe it's time to start thinking about cold weather? Where did the summer go?

Here are some free or low cost ways to winterize your home this year.

#### Clean Your Gutters

You've heard it before, but we can't stress this enough. Making sure that water can flow freely through your gutters now will help prevent icicles and ice dams from forming later. Cost: Other than your sweat and time, free.



#### Flush the Water Heater

Particles and sediment can collect over time in the bottom of your water heater, hindering the unit's efficiency. Flush the water through the drain valve to clear out the material and keep your heater functioning at its best. Cost: 100% free!

#### Chimney Balloon

Your chimney is a huge source of heat loss come wintertime. If not in active use, plug it up with a chimney balloon to keep drafts out and heat in. Cost: \$55.

#### Replace Filters

Regularly changing the filters in your central air and heating system can significantly improve its efficiency and longevity, while easing the pressure on your wallet. Cost: a new filter runs about \$10.

#### Clockwise Ceiling Fans

Ceiling fans are everyone's favorite summer budget-saver. But they can help out in the winter as well! Have your ceiling fans move in a clockwise direction so they push hot air along the ceiling towards the floor. If they're going counterclockwise, they won't be as effective. Cost: free if you have a fan.

#### Window Insulation Film

It may not be the most fashionable tip, but window insulation film can keep up to 70% of your heat from leaking out of windows. Cost: \$20 to \$35 per kit.

These are just a few easy and inexpensive ways to keep more money in your pocket each month. You might also consider more expensive measures. If your heating system is decades old, upgrading it may pay for itself over a fairly short period of time. Energy saving home improvements may even earn you tax credits, but talk to your financial advisor to get specific details.

If you are considering home improvements that are not in your budget, talk to one of our friendly bankers about using the equity in your home to pay for them. We have budget friendly options for Home Equity Loans and Lines of Credit. Rates have been very low and interest may be tax deductible (again, please talk to your tax advisor for details.)

Check rates and program options at [milfordbank.com/loans](http://milfordbank.com/loans).