



An outdoor festival taking place during  
Milford's Annual Tree Lighting with free winter and  
holiday themed activities for the whole family!



Costumed  
Characters



Carolers



Train  
Ride



Kids'  
Crafts



Photo  
Props

Friday, November 24, 2017  
5:30 - 8:00 PM  
The Milford Bank  
Downtown Milford, CT

## Employees Celebrating Anniversaries:

Laura Turner	25 years
Pat White	23 years
Eva Chetcuti	15 years
Pam Reiss	13 years
Sindy Berkowitz	13 years
Kristine Rodriguez	9 years
Deb Gagliardi	5 years
Craig Sayers	2 years



**Congratulations!**



As the weather gets colder, all sorts of cool things happen like snow storms and several holiday seasons. Here is some Winter trivia to learn things you probably didn't already know:

It can be as warm as 40 degrees on the ground and still snow.

According to the "Guinness Book of World Records," the biggest snowflake on record occurred in Montana in 1887. It was eight inches by 15 inches.

While you may have heard someone say, "It's too cold to snow," there is no truth to this. Snow can always fall if it is cold out and there is moisture in the air.

The coldest temperature ever recorded on Earth was 128 degrees. The temperature was measured on Antarctica in 1983.

Every snowflake has six sides.

The Abominable Snowman is more than an invention of a television Christmas special. While there is no proof that it exists, many people believe that the Yeti, or an abominable snowman, lives in the Himalayas in Nepal. The word Yeti means snow bear, and many people believe the Yeti is related to Bigfoot.

**All offices and departments of  
The Milford Bank will be closed**

**Sunday, December 24th  
Monday, December 25th**

**In observance of Christmas**



Electronic services—

ATMs, Internet Banking, Mobile Banking and Telephone Banking  
are available for your banking needs.



The Milford Bank had the pleasure of hosting a visit from a delegation of Chinese Bankers on October 13th for a meet & greet and tour of our Departments. The group was very impressed with our facilities. In the photo above, Susan Shields, Milford Bank President & CEO and Jorge Santiago, Milford Bank Senior Vice President are posing with the group.

## Tips for safe online shopping this holiday season.

The Internet offers convenience not available from other shopping outlets. From the comfort of your home, you can search for items from multiple vendors, compare prices with a few mouse clicks, and make purchases without waiting in line. However, the Internet is also convenient for attackers, giving them multiple ways to access the personal and financial information of unsuspecting shoppers.

### How can you protect yourself?

#### Do business with reputable vendors –

Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor.

#### Make sure your information is being encrypted –

Many sites use secure sockets layer (SSL) to encrypt information. Indications that your information will be encrypted include a URL that begins with "https:" instead of "http:" and a padlock icon. If the padlock is closed, the information is encrypted.

#### Be wary of emails requesting information –

Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. If you receive an

unsolicited email from a business, instead of clicking on the provided link, directly log on to the authentic website by typing the address yourself.

**Use a credit card** – There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, because a debit card draws money directly from your bank account, unauthorized charges could leave you with insufficient funds to pay other bills. Also use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.

**Check your shopping app settings** – Look for apps that tell you what they do with your data and how they keep it secure. Keep in mind that there is no legal limit on your liability with money stored in a shopping app (or on a gift card). Unless otherwise stated under the terms of service, you are responsible for all charges made through your shopping app.

**Check your statements** – Keep a record of your purchases and copies of confirmation pages, and compare them to your bank statements. If there is a discrepancy, report it immediately.

**Check privacy policies** – Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.

Source: United States Computer Emergency Readiness Team



  
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*Always There.*



**Checking with  
awesome rewards.**

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203-783-5700

Member  
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