



Chaz Gaines has been named Business Development and Customer Solutions Specialist for the Bank. In this new role, Chaz will meet with clients to determine the appropriate financial products to meet their needs. He will also be responsible for seeking out and expanding new business portfolios for The Milford Bank.

Chaz has over 8 years of experience in financial

services. He holds Bachelor of Science in Finance from Central Connecticut State University. Additionally, he is a Certified Mortgage Originator.

In his spare time, Gaines likes cycling, woodworking, and playing sports. He and his wife, Jennifer, live in Stratford, CT.

“Congratulations to Chaz in taking this next step in his banking career,” said Susan Shields, President & CEO of The Milford Bank. “We look forward to utilizing Chaz’s knowledge and experience to support our business clients as well as help us attract new businesses in the Milford and Stratford Communities.”

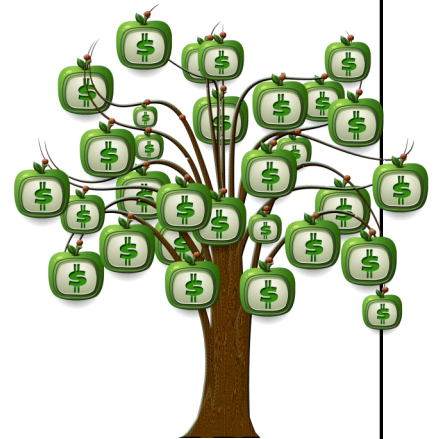
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All offices & departments of The Milford Bank will be closed on Monday, January 15th in observance of Martin Luther King Day



10 Money-Saving New Year's Goals That You Can Actually Keep

Can you believe it's almost 2018? After the parties end, the champagne is served, and the ball drops, some of us have some major catching up to do financially. So, here are 10 money-saving goals to ring in the new year.



1. Start Cooking

Getting a hot meal on the dinner table is difficult during the week, and often we used to resort to ordering pizza or eating out, spending way over our food budget each month. Taking a few extra minutes to pack lunch at night can save \$10 or more per day. Set a goal this year to cook more with the food you have on hand.

2. DIY Your Pantry

You can take your cooking and baking skills to another level and also eat healthier foods when you control their ingredients. And without all the packaging and store markups, you'll be taking more than a few pennies off the cost.

3. Take a "No New Clothing" Challenge

You will definitely save some major bucks if you can curb your regular spending. Can't eschew purchases altogether? Consider reducing your yearly clothing expense by 1/3 to start.

4. Track Your (Actual) Spending

Most of us have a budget, at least in theory — but few of us know precisely where the money goes. Start the year off right by recalculating your monthly totals and tracking your spending. Not only does this exercise help you be more mindful with your money, but it also allows you to see where you can cut and save.

Continued on the next page.



Lorenzo Gaudio has joined The Milford Bank as an Investment Advisor for its Infinex Investments Program. In this role, Lorenzo will meet with clients to develop retirement, investment, and income management strategies and cultivate new business in the Milford and Stratford communities.

Lorenzo has over 20 years of experience as a trusted advisor. He earned a Bachelor of Arts Degree from Fairfield University.

Additionally, he holds the FINRA series 7, 63, and 65 licenses, as well as Life, Accident and Health, Variable Life and Variable Annuity Licenses. Lorenzo is also a Certified Financial Planner (CFP®), Certified 401(k) Professional (C(k)P®) and a Chartered Retirement Plan Specialist (CRPS®).

In his spare time, Lorenzo enjoys cooking competitions, gardening, volunteering his time to local organizations and spending time with family. He resides in Roxbury, CT.

“I want to extend a warm welcome to Lorenzo,” said Susan Shields, President & CEO of The Milford Bank. “He comes to us with extensive knowledge and experience. He will be a valued resource to our clients as they consider investment needs and retirement planning.”

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 IN VALUE



Employees Celebrating Anniversaries:

| | |
|---------------------|----------|
| Nancy Cardinali | 16 years |
| Brenda Norris | 12 years |
| Kristina DaEira | 11 years |
| John Kuehnle | 11 years |
| Natalya Pozdnyakova | 9 years |

Congratulations!

10 Money Saving Goals (continued from page one)

5. Organize Yourself

there are lots of areas of focus here. For example, by keeping better track of your mail, you'll have fewer unpaid bills and late fees. By cleaning your pantry and organizing your refrigerator, you'll have less food spoilage and waste. Neatly folding and hanging clothes will allow you to wash them less often and save money on both resources (electricity, water, etc.) and new clothing purchases. The list goes on.

6. Get Fit

Many gyms see a traffic surge of up to 50% in January, only to find a steep decline after those origination payments are made. Skip the pricey gym and workout at home. Jogging and walking are virtually free, so sign up for a 5K or join a neighborhood runner's club. And there are many other types of body weight routines you can do — for free — right in the comfort of your living room.

7. Cut the Cord on Cable

Along with getting more active and exercising regularly, you can also cancel your cable subscription. Without hundreds of channels at your disposal, you might feel more inclined to get off the couch and get moving. You'll have more time for other areas of your life, like cooking and organizing. If you just have to watch, consider alternatives like Hulu and Netflix, which allow you to be more intentional with your time and conservative with your dollars.

8. Clip Coupons

I'm sure you've heard stories of people walking into the store and leaving with several carts full of stuff for \$0. While stories like these sound extreme, learning to clip coupons can mean an entire lifestyle of savings.

9. Simplify Your Routine

Women spend an estimated 55 minutes each day on their looks (that calculates to around two weeks per year!). And not only that, but think of all the money spent on manicures, pedicures, haircuts, colors, and other spa treatments that pile up monthly. Men aren't immune either. Simplify your routine and see the savings add up!

10. Go Debt Free

If you're able, try going debt free this year — you may not erase all your debt in 12 months, but you'll make important progress and transform your money mindset. Start by listing all your debts, interest rates, and any other pertinent information. Set payoff goals that are measurable and attainable.

Looking for more ways to save money and make your money work harder? Call or stop by any office of The Milford Bank! We have all of the products and services you need to save money and make managing your finances easy and convenient!