THE MILFORD BANK
Always There.

Highlights & Happenings

Member FDIC *Equal Housing Lender* *November 2017*

Attention Debit Card Holders:

We're working to make your card more secure. On October 24, 2017, please call (800) 567-3451 to re-establish your PIN more securely.

Dear Customers:

You've probably been hearing a lot about the Equifax breach in the news. What happened?

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

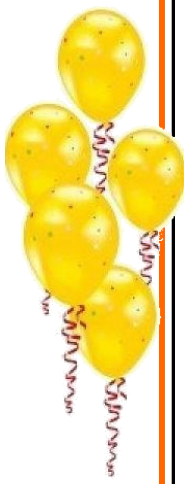
Was your information stolen?
If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: equifaxsecurity2017.com/. Scroll to the bottom of the page and click on "Potential Impact," enter some personal information and the site will tell you if you've been affected. Be sure you're on a secure network (not public wi-fi) when you submit sensitive data over the internet.

How can you protect yourself?
• Enroll in Equifax's services.
Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at equifaxsecurity2017.com/.
• Monitor your credit reports.
In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at annualcredireport.com. You are entitled to one free report from each of the credit bureaus once per year.

Continued on the next page.

Employees Celebrating Anniversaries:

Susan Shields	32 years
Trish Townsend	25 years
Lynn Viesti Berube	18 years
Sue Wolfe	12 years
Ric Biroscak	12 years
Tina Mason	11 years
Patty Gallagher	7 years
Jency Gonzalez	3 years
Heather Cronk	1 year
Theresa Guadaya-Crego	1 year
Humera Farheen	1 year
Akhila Subburathinam	1 year



Congratulations!

Upcoming Bank Holidays:

Saturday, November 11th, Veterans Day
Thursday, November 23rd, Thanksgiving

All offices and departments of The Milford Bank will be closed

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

Data Breach Letter, continued

• Monitor your bank accounts.
We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.
• Watch out for scams related to the breach.
Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

Should I place a credit freeze on my files?
Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

How do I contact the three major credit bureaus to place a freeze on my files?

Equifax: Call 800-349-9960 or visit equifax.com
Experian: Call 888-397-3742 or Experian.com
TransUnion: Call 888-909-8872 or visit transunion.com

What you can do to protect yourself

Update passwords. If you use the same password across multiple sites, be sure to update your passwords with unique passwords for different sites.

Never give out your personal or financial information in response to an unsolicited phone call, text or email, no matter how official it may seem.

Do not respond to an email that may warn of dire consequences or click on a suspicious link or pop-up. Contact the company to confirm the email's validity using a telephone number or website you know to be genuine. Clicking on a link could give a criminal access to your personal information or direct you to a malicious site that encourages you to provide sensitive information.

Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones.

Report discrepancies immediately. When submitting financial information on a website, look for the padlock or key icon at the top or bottom of your browser, and make sure the internet address begins with "https." This signals that your information is secure during transmission.

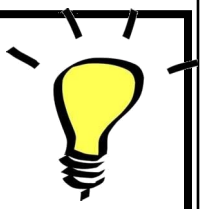
Report suspicious activity to the Internet Crime Complaint Center, a partnership between the FBI and the National White Collar Crime Center at ic3.gov.

Contact us immediately If you believe you have responded to a spoofed email so we can protect your accounts.

The Federal Trade Commission is a Great Resource
The Federal Trade Commission (FTC) works to prevent fraudulent, deceptive, and unfair business practices. They also provide information to help consumers spot, stop, and avoid scams and fraud. If you've become the victim of Identity Theft, the FTC offers a variety of resources to help you recover.

Also visit the FTC website to sign up for the Do Not Call Registry, get scam alerts, get your free credit report, and more.

Helpful Tip:



Create passwords that are easy to remember but hard for others to guess. When possible, use a phrase such as "I started 7th grade at Lincoln Middle School in 2010" and use the initial of each word like this: "Is7gaLMSi#2010." And make them at least a little different (by adding a couple of unique letters) for each site.

You are The Milford Bank's Most Valuable Asset
Customers of The Milford Bank are protected against losses. When we receive a report of an unauthorized transaction, we will take measures to recover your loss and protect the account. The Milford Bank is committed to continuing the banking industry's tradition of safeguarding confidential financial information.