



### 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.

### 7 Ways to Prepare for Hurricane Season

With hurricane season fast approaching, The Milford Bank is encouraging customers to adequately prepare for the season by assessing their home's risk and developing emergency plans to protect against a potential storm.

"Hurricane preparation can greatly reduce the aftershock of natural disasters," said Susan L. Shields, Bank President and CEO. "The Milford Bank has taken preventive measures to ensure that we are prepared and that our customers' funds remain protected and accessible during hazardous weather conditions."

**To make sure your house is equally protected, The Milford Bank offers the following tips:**

- Know your risk. FEMA's map service center will show you the flood risk for your community, which helps determine the type of flood insurance coverage you will need. Flood insurance should be a necessity, as standard homeowners insurance doesn't cover flooding and may have different deductibles for storm damage.
- Talk to your insurance agent or broker. A good flood insurance policy can be a financial lifesaver following a damaging event such as a hurricane – but even good policies may have restrictions. Talk to your agent so you understand what your policy does and does not cover.
- Assemble an emergency kit. The emergency kit should include first aid supplies, a flashlight, extra batteries, at least three days of non-perishable foods and water, towels and a supply of any necessary medications. Stay informed of the storm's path and progress by monitoring Wireless Emergency Alerts via text message and having a battery-powered radio or TV available.

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### Upcoming Milford Bank Events:

**Saturday, October 14th—** Milford Bank and Brass City Rescue Pet Adoption Event, Milford Bank Post Road East Office, 11 am to 3 pm, find vendors, food trucks and maybe your new best friend!



**Saturday, October 14th—** Shredding and Recycling Day, Milford Bank Main Office, 1 pm to 5 pm, [milfordbank.com/inside-the-bank/green-fair/](http://milfordbank.com/inside-the-bank/green-fair/) for more information

### Employees Celebrating Anniversaries:

Lynda Mason	32 years
Celeste Lohrenz	29 years
JoAnn Paoletti	24 years
Eleanor Letkowski	23 years
Regina Prescott	18 years
Nila Pathammavong	18 years
Nora Paige	14 years
Bob Stanton	12 years
Frances Raslavsky	7 years
Tonya Volturmo	4 years
Sajina Shrestha	2 years
Theresa Costello	2 years



**Congratulations!**

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## 7 Ways to Prepare for Hurricanes (continued)

- Develop a family communications plan. Know how you will contact one another; how you will get back together, if separated; and what you will do in different situations. Having a plan can eliminate some of the stress and confusion.
- Establish an evacuation route. Prior to a storm, contact your local American Red Cross to locate the shelter nearest you or download their Shelter Finder App. Identify the safest route to get there. Be sure to check if your local emergency shelter allows animals and family pets.
- Secure your home. Outdoor furniture and other objects can pose a potential hazard. Turn off propane tanks and other utilities if instructed to do so by emergency personnel.
- Protect financial documents. In the event of a disaster, you will need identification and financial documents to begin the recovery process. Safeguard important

documents in a bank safe deposit box, computer storage devices (USB drive, CD/DVD), and/or waterproof storage containers, including:

1. Personal identification (driver's licenses, birth certificates, military IDs, passports, etc.).
2. Financial account information (checking, savings, retirement and investment accounts, credit/debit cards).
3. Insurance policies on all personal property, including appraisals and lists and photos of valuable items.
4. Ownership or leasing documentation for homes and vehicles (deeds, titles, registrations, rental agreements, etc.).
5. All health and medical insurance documentation.

The FEMA website, Ready.gov, also offers tips on preparing for an emergency, including: a free app that is available for download through your smart phone and an emergency financial first aid kit to help keep your finances well-organized during a potential storm. For more resources, visit the FEMA site: [ready.gov/hurricanes](http://ready.gov/hurricanes).

## Natural disasters such as earthquakes, tsunamis, mudslides, hurricanes, and more are all making headlines these days. And behind the scenes, scammers are quietly preying on the victims and those anxious to help them.

In fact, the Federal Trade Commission – the nation's consumer protection agency – warns that scams frequently follow disasters. According to the FTC, legitimate charities frequently face competition from swindlers who either collect for a nonexistent charity – or are dishonest about how their "charity" will use the money.

The latest event to generate scams is the massive landslide in western Washington state, which sent a surge of wet earth into the outskirts of the tiny town of Oso – killing at least 20 and displacing many more.

As a result, the FTC, along with Bob Ferguson, Washington state attorney general, have urged consumers to be wary of swindlers who may try to take advantage of this tragedy. "It is a natural instinct to want to provide assistance right away," said Attorney General Ferguson, "but ... I advise potential donors to exercise caution and make sure their hard-earned dollars go for the purpose intended, not to line the pockets of scam artists." If you're asked to make a charitable donation to aid those in disaster-affected areas, the FTC recommends doing some serious research to make sure your donations are going to a reputable organization.

**Here are some simple Disaster Tips to circumvent scams in the wake of disaster:**

- Donate to charities you know and trust. Be alert for charities that seem to have sprung up overnight.
- Look closely at the names of the organization. Some fake charities try to gain your trust by using names that are similar to legitimate charitable organizations.
- Ask if the caller is a paid fundraiser, who they work for, and what percentage of your donation goes to the charity and to the fundraiser. If you don't get a clear answer or don't like the answer you get, consider donating to a different organization.
- Do not give out personal or financial information – including your credit card or bank account number – unless you know the charity is reputable.
- Never send cash. You can't be sure the organization will receive your donation, and you won't have a record for tax purposes.
- Don't donate to unknown individuals that post their needs on social media sites such as Facebook and Twitter. They may actually be fake victims.

Check out a charity before you donate. Contact the Better Business Bureau's Wise Giving Alliance at [www.give.org](http://www.give.org).