

INTRODUCING

## CardValet

YOUR DEBIT CARD **AT YOUR CONTROL**



**LOCK,  
UNLOCK,  
REPEAT.**

The Milford Bank is proud to offer CardValet®, the mobile app that lets you control debit card usage and spending on the go for your personal and business Milford Bank Debit Cards.

CardValet empowers you to take a proactive approach in setting controls that complement the fraud

protection already in place with your account.

**Features:**

**Control Spending**


With CardValet you can set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores. You can also establish controls by location. The app's flexibility lets you change these parameters at any time so you may update your controls for everyday use, vacation or even holiday shopping to fit your spending needs. You can even teach your teen how to manage spending with the ability to change the account preferences as often as needed.

Continued on the next page.



Nancy Senk	15 years
Jay Hegener	6 years
Aniela Sandor	4 years
Neil Thomas	4 years
Alyssa Williston	4 years
Basmah Mrini	1 year

**Congratulations!**



**Have the home  
you've always  
imagined**

with a Home Equity Line of Credit  
from The Milford Bank

Visit [milfordbankhomeequity.com](http://milfordbankhomeequity.com)  
for details!

All Offices and Departments of The Milford Bank will be closed on Sunday, April 1st in observance of Easter

Electronic services will be available.



**APRIL FINANCIAL LITERACY MONTH**



**Five reasons why Financial Literacy Matters:**

**You'll understand your options better.** With so many products and services to choose from, it's hard to know which ones best suit your needs. One part of financial literacy is learning

about the different products and services available to you — this will help you understand what options fit your budget and lifestyle.

**It'll help you set realistic goals.** Are you looking to buy a new car? Is your child going away to university? Are you planning a family vacation? Financial literacy will give you the skills to create a detailed budget so you can achieve your financial goals.

**You'll feel confident when making financial decisions.** Figuring out your finances can be overwhelming, and you might not be sure where to go if you have questions about your financial situation. As you improve on skills like saving money and paying off debt, you'll gain the knowledge and confidence you need to

make the financial decisions that are right for you.

**It'll give you the skills to manage debt.** If you're carrying a lot of debt, learning about debt management can help get your finances back on track. It can also help you decide what kinds of credit products you should apply for, and when you should apply for them.

**You can teach your children about finances.** Kids look up to the adults in their life to learn important life skills, especially when it comes to money. How you deal with your finances sets an example for your children. When you have a good grasp on financial literacy, you'll be able to share your knowledge and give your child the ability to manage their own finances in the future.

You can find lots of resources for Financial Literacy online. One great resource is the Federal Trade Commission ([ftc.gov](http://ftc.gov)). The Milford Bank also offers educational tools on a wide variety of financial topics. To access the information, visit our Learning Center at [learningcenter.milford.bank](http://learningcenter.milford.bank).

Of course, if you have a specific question or need some guidance in helping to choose the financial products to best meet your goals, feel free to ask us. We are here to help!

**Introducing Card Valet (continued)**

**Fraud Protection**

Be even more proactive in protecting your debit card against fraud with controls that let you turn your debit card "off" when you are not using it. When your card is "off," no new withdrawals or purchases can be authorized. Take advantage of additional safeguarding features such as real-time alerts on your card activity and geographic parameters to limit where your card may be used.

**Monitor Business Use**

Control business spending on a debit card with CardValet. Use the transaction controls for merchant codes, location and thresholds to ensure employee spending adheres to

your company policies.

**Review Balances and Transactions**

Monitor your finances from anywhere. Use the CardValet app to check your account balances and set alert preferences to keep you informed of your account activity.

To start using CardValet, download the CardValet app from the Apple® App store or Google Play® store from your compatible mobile device. After downloading the app, complete the registration process ensuring that your account validation information matches that on file with The Milford Bank for your personal or business Milford Bank Debit Card.

**Shredding & Recycling Day**



**SATURDAY, MAY 12TH 2018 • 1 PM - 5 PM • THE MILFORD BANK, DOWNTOWN MILFORD**

**FREE ELECTRONICS RECYCLING FOR EVERYONE! FREE DOCUMENT SHREDDING FOR CUSTOMERS. \$5 FEE FOR NON-CUSTOMERS. FEES DONATED TO LOCAL NONPROFIT.**

LIMIT 3 boxes of paper per household or business. Max weight: As much as you can lift. Max size: Medium sized moving box (18" x 18" x 16"). You are responsible for unloading.