

The Milford Bank (“the Bank”) is an equal opportunity employer dedicated to a policy of nondiscrimination in employment on any basis prohibited by law. The Bank considers applicants for all positions without regard to race, color, religion, creed, gender, national origin, age, disability, marital status, veteran status, sexual orientation or any other legally protected status.

Please answer all questions. Mail or fax your completed, signed application to:

The Milford Bank
Human Resources Department
33 Broad Street
Milford CT 06460-3349
Fax 203.783.5779

General Information

First Name _____ Middle Name _____ Last Name _____

Street Address _____ City _____ State _____ Zip Code _____

Telephone Numbers: Home (____) _____ Cell (____) _____ Work (____) _____

Personal Email _____

Are you either a U.S. citizen or an alien authorized to work in the United States? Yes No

Are you prevented from lawfully becoming employed in this country because of VISA or immigration status? Yes No

If employment is offered, can you produce documentation required by law to establish work authorization and identity? Yes No

Job Information

Type of work desired? _____

On what date would you be available to work? _____ Hourly rate / Salary desired? _____

Are you available to work:

Full Time	<input type="radio"/> Yes	<input type="radio"/> No
Part Time	<input type="radio"/> Yes	<input type="radio"/> No
Saturdays	<input type="radio"/> Yes	<input type="radio"/> No
Sundays	<input type="radio"/> Yes	<input type="radio"/> No

Are you currently on “lay-off” status? Yes No Can you work overtime? Yes No

Can you travel if your job requires it? Yes No

Have you ever applied to this Bank before or worked for this Bank before? Yes No

Do you have any friends or relatives working here? Yes No If yes, list name _____

Describe your interest in banking and the skills and aptitudes that you feel qualify you for a position at the Bank. Please continue on a separate sheet if you need more space.

Education

<i>Name and Address of School</i>	<i>Course of Study</i>	<i>Years Completed</i>				<i>Diploma / Degree</i>
High School _____ _____	_____	9	10	11	12	_____
College _____ _____	_____	1	2	3	4	_____
Graduate _____ _____	_____	1	2	3	4	_____

Professional / Trade / Business _____

U.S. Military or Naval Services _____ Rank _____

Present Membership in National Guard or Reserves _____

List any scholastic honors earned in high school, college or graduate school.

If you did not graduate, explain your reasons for leaving.

Do you plan to pursue further studies? Yes No If yes, where and what courses?

Describe any job-related training received in the United States Military or Naval Service.

Record of Employment

Start with your current job. Then list your previous employers. Include any self-employment, summer and part-time jobs, job-related military service assignments and volunteer activities. Please continue on back if you need additional space.

Company Name _____ May we contact? Yes No

Telephone Number (____) _____ Your Starting Position _____

Your Last Position _____ Months in Last Position _____

Address _____ City _____ State _____ Zip _____

Dates Employed From _____ To _____

Reason for Leaving _____

Job Duties _____

Record of Employment (Continued)

Company Name _____ May we contact? Yes No

Telephone Number (____) _____ Your Starting Position _____

Your Last Position _____ Months in Last Position _____

Address _____ City _____ State _____ Zip _____

Dates Employed From _____ To _____

Reason for Leaving _____

Job Duties _____

Company Name _____ May we contact? Yes No

Telephone Number (____) _____ Your Starting Position _____

Your Last Position _____ Months in Last Position _____

Address _____ City _____ State _____ Zip _____

Dates Employed From _____ To _____

Reason for Leaving _____

Job Duties _____

Company Name _____ May we contact? Yes No

Telephone Number (____) _____ Your Starting Position _____

Your Last Position _____ Months in Last Position _____

Address _____ City _____ State _____ Zip _____

Dates Employed From _____ To _____

Reason for Leaving _____

Job Duties _____

Record of Employment (Continued)

Have you ever been dismissed, involuntarily terminated or forced to resign from employment? Yes No If yes, please explain:

Describe any specialized training, apprenticeship, computer skills and extra-curricular activities.

State any additional information you feel may be helpful to us in considering your application.

References

Give the names of three persons not related to you whom you have known at least one year.

	Name	Address	Home Phone	Business Phone
1.	_____	_____	(____) _____	(____) _____
2.	_____	_____	(____) _____	(____) _____
3.	_____	_____	(____) _____	(____) _____

General Information

How did you hear of our opening?

- Current Employee Employee's Name _____
- Newspaper Ad
- Recruiter
- Other – Please Explain Below:

At-Will Employment Disclaimer and Applicant's Agreement and Certification

I certify that all answers on this application are true and complete to the best of my knowledge.

I understand that false or misleading information in, or omission from, this application is grounds for immediate withdrawal of an offer of employment and/or immediate discharge from The Milford Bank upon discovery of such false or misleading information.

I understand that the use of this application form does not indicate that there are any positions open and does not in any way obligate The Milford Bank.

I understand that should I be granted an interview, no representations that may be made at the interview are to be construed as creating any obligation, promise or contract on behalf of The Milford Bank.

I understand that acceptance for employment shall depend on satisfactory replies from my references and other background checks. I also understand that if I should receive a conditional offer of employment from The Milford Bank, I may be required to pass a pre-employment drug/controlled substance test prior to actual employment.

I understand that The Milford Bank cannot guarantee the permanence of any position. I understand that if I am hired by The Milford Bank, my employment can be affected by such factors as business or economic conditions, changes in company policies, my job performance, etc. I also understand that I may choose to leave The Milford Bank on my own accord. I further understand that employment with The Milford Bank shall be an employment-at-will and no terms, policies, procedures, or rules of employment are guaranteed. I further understand that this employment-at-will relationship may not be changed except by a formal written agreement signed by me and the president of The Milford Bank.

In the event of my employment by The Milford Bank, I agree to conform to the policies and procedures of the Bank as they may from time to time be implemented or revised.

I have read each of the foregoing statements or have had them read to me and I understand them fully and agree to abide by them. My signature to this Employment Application certifies that the information I have provided is true and complete.

Signature of Applicant _____

Date _____

Printed Full Name of Applicant _____

Voluntary Self-Identification Form For Reporting Purposes

Name _____ Today's Date _____

Position for which you are applying _____

The Milford Bank is subject to certain governmental record keeping and reporting requirements for the administration of civil rights laws and regulations. To comply with these laws, we are required to invite applicants voluntarily to self-identify their race and ethnicity. Submission of this information is voluntary and refusal to provide it will not subject you to any adverse treatment. The information will be kept confidential and will only be used in accordance with the provisions of applicable law, executive orders and regulations, including those that require the information to be summarized and reported to the federal government for civil rights enforcement. When reported, data will not identify a specific individual.

Gender Male Female

Race and Ethnicity Identification – EEO Classifications:

- | | | |
|--|---|---|
| <input type="radio"/> Hispanic or Latino | <input type="radio"/> Black or African American | <input type="radio"/> American Indian or Alaska Native |
| <input type="radio"/> White | <input type="radio"/> Asian | <input type="radio"/> Native Hawaiian or Other Pacific Islander |
| | | <input type="radio"/> Two or More Races |

Applicants Identifying Themselves as Handicapped

Are you a handicapped individual or do you have any physical condition or handicap which (1) substantially limits one or more of your major life activities, (2) have a record of such impairment, or (3) are regarded as having such impairment:

- Yes No

You are not required to provide the above information concerning disabilities. If you do, it will be kept confidential with the following exceptions:

- Supervisors may be informed if accommodation is necessary or if your work duties are restricted.
- Government representatives may be provided information in compliance with various laws and regulations.

Applicants Identifying Themselves as Disabled or Veterans

1) **Disabled Veteran:** A person who (1) is entitled to disability veteran compensation under laws administered by the Veterans Administration for a disability at 30 percent or more or rated 10-20 percent in the case of a veteran who has been determined under Section 38 U.S.C. 3106; or (2) was discharged or released from active duty because of a service-connected disability.

- Yes No

2) **Vietnam-Era Veteran:** A veteran who is honorably discharged and served more than 180 days of active duty.

- Yes No

3) **Newly Separated Veteran:** A veteran who served on active duty in the U.S. Military during the one year period beginning on the date of such discharge or release from active duty.

- Yes No

4) **Other Protected Veteran:** A veteran who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized.

- Yes No

Signature _____ Today's Date _____

Disclosure to Applicant Regarding Background Investigation

The Milford Bank ("the Company") may obtain information about you for employment purposes from a third party consumer reporting agency. Thus, you may be the subject of a "consumer report" and/or an "investigative consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends, or associates. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks. Credit history will only be requested where such information is related to the duties and responsibilities of the position for which you are applying. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report and a copy of any report about you. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by First Advantage Background Services Corp. ("First Advantage"), P.O. Box 105292, Atlanta, GA 30348, 1-800-845-6004. The scope of this notice and authorization is all-encompassing, however, allowing the Company to obtain from any outside organization all manner of consumer reports and investigative consumer reports now and throughout the course of your employment to the extent permitted by law. As a result, you should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

A Summary of Your Rights Under The Fair Credit Reporting Act

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

A Summary of Your Rights Under The Fair Credit Reporting Act (Continued)

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

A Summary of Your Rights Under The Fair Credit Reporting Act (Continued)

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

Applicant's Acknowledgement and Authorization

I acknowledge receipt of the DISCLOSURE TO APPLICANT REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of "consumer reports" and/or "investigative consumer reports" by The Milford Bank ("the Company") at any time after receipt of this authorization and throughout my employment, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by First Advantage P.O. Box 105292 Atlanta, GA 30348, 1-800-845-6004, another outside organization acting on behalf of the Company, and/or the Company itself. Their Privacy Policy can be reviewed at <http://www.fadv.com/Privacy-Policy.aspx>.

I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

Signature of Applicant _____

Date _____

Applicant's Name (Printed) _____

Applicant's Social Security Number _____