

Save the date!

Shred & Recycle Day



Saturday, May 9th, 10:00 am to 1:00 pm Milford Bank's Post Road West Office, 295 Boston Post Road, Milford

FREE ELECTRONICS RECYCLING FOR EVERYONE!
FREE DOCUMENT SHREDDING FOR CUSTOMERS OF THE MILFORD BANK*

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. *\$5 fee for non-customers (fees donated to local non-profit)

Why it's important to avoid tossing your old electronics into the trash can

People today are buying more and more electronic products than ever before. Newer, faster technology is being introduced every day, which results in constant upgrades of electronic equipment. This means that the now-obsolete models of computers, mobile phones and gaming systems are discarded on a regular basis.

Electronic waste or e-waste, is a term used to describe these now-undesirable electronic products. Read on to learn more about e-waste disposal and why recycling is the best option for you and the planet.

E-Waste Disposal: Why Recycle?

Many old electronic devices contain toxic substances that include lead, mercury, cadmium, beryllium, polyvinyl chloride, and chromium. When e-waste is tossed into landfills, these chemicals leach into the soil, polluting the ground water as well as the air.

Electronics are made of components that contain valuable

raw materials. Recycling old devices saves energy. It also means that fewer raw materials need to be drawn from nature to create new devices.

Reusing old devices prevents e-waste by keeping it out of landfills. It also saves the resources used to recycle them. Additionally, reusing electronics helps other, less fortunate people in your community. So take your old devices to be refurbished (if possible) and give them a new life.



Finally, recycling saves the raw materials that can be repurposed by producing new devices. As a result, energy is saved, pollution is reduced, and there are fewer greenhouse gas emissions released into the atmosphere.

Please consider dropping your outdated electronics, appliances and batteries off at our Shred and Recycle Event on Saturday, May 9th.

Ever dream of owning your own home?



- Loren Primiano 5 years
- Cortney Meng 14 years
- Dave Wall 17 years
- Gerianne Kohut 21 years
- Nancy Phelan 23 years

Congratulations!!



Affordability—Monthly mortgage payments may be similar, or even less, than rent.



Appreciation—Home values generally go up over time. This increase becomes equity you can save or use when you sell.



Happiness—When you own your home, you can fix it up and make it your own, get a dog or plant a tree.



Security—Owning your own home means you never have to worry about your landlord raising the rent or selling.

When you rent, you're paying for housing anyway. With a fixed rate mortgage, your principal and interest payments do not increase, unlike rent payments. Why not use that money to build your own future?

Contact us to learn about our First Time Homebuyer Program.

203/783-5700

milfordbank.com/loans/mortgage-services/



February Financial Tip

Plan for your refund or for taxes that you will owe. By February, you should have received most of the forms needed to file your taxes.

File your taxes as soon as you have all the documents you need. Filing early helps prevent against identity theft, where someone else files a return in your name.

This also is a good time to review the tax withholding on your W-4. Should you increase or decrease your withholding allowances? More allowances could mean less taxes out of your paycheck throughout the year, while fewer allowances may mean a higher tax refund.

America Saves Week is February 24th to February 29th.

Since 2007 America Saves Week has been an annual celebration as well as a call to action for everyday Americans to commit to saving successfully.

This year, we're pleased to offer you an exciting new app called Plinqit to help kick-start your savings. Plinqit is a **new, simple and free*** savings solution.

Benefits:

- Free to use- no monthly service or subscription fees*
- Earn money when you reach your savings goal* and when you refer friends and family and they use Plinqit**
- Save as much as you need on the schedule that works best for you

Get started today! Visit milfordbank.plinqit.com for details.

*You may choose to select a 'break the safe' penalty to discourage early withdrawal. Normal data & usage rates may apply. Rewards and penalties are set by you and may be \$0.

**Limited number of referral rewards. \$5 for each referral up to 5 referrals.

Sign up by February 29th and earn A \$5 bonus!

