

HIGHLIGHTS & HAPPENINGS



Member FDIC Equal Housing Lender

April 2020

A NOTE FROM OUR PRESIDENT

Dear Customer:

We understand and share your concerns surrounding the recent coronavirus outbreak and the speed at which it's spreading.

During these uncertain times, we are dedicated to both serving our customers and ensuring the health and well-being of our communities. To minimize health risks from the coronavirus (COVID-19), we have made the decision to temporarily close our offices to public traffic.

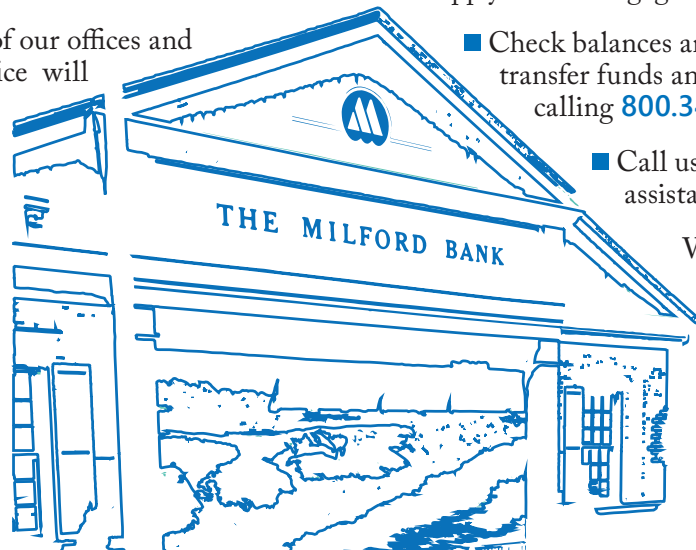
We are steadfast in ensuring our customers continue to have access to critical banking services like teller and cash transactions.

The drive-up windows at all of our offices and the walk-up at our Main office will remain open during regular hours. Our night depositories are available for deposits. ATMs will remain open 24/7.

We have not had a confirmed case of COVID-19 at any of our offices, but believe these are the right steps to take to maintain essential banking access while also helping prevent the spread of the virus and supporting the well-being of our customers, employees and communities.

Fortunately, during this time, you have many options to conduct your banking instead of coming to the Bank:

- Use Online or Mobile banking to deposit checks, check balances, pay bills, get eStatements, transfer funds and more.
- Sign up for online banking. You can find our apps for mobile banking on Apple or Google Play.
- Apply for a mortgage or home equity online.
- Check balances and transactional information, transfer funds and hear rates over the phone by calling **800.340.4862 (4TMB)**.
- Call us at **203.783.5700** for assistance with your Banking.



We will continue to provide updates as needed via news communications, our website and on Facebook, Twitter and Instagram.

Susan Shields

*President/
Chief Executive Officer*

BRANCH LOCATIONS

ATMS

MAIN OFFICE

33 Broad St., Milford, CT 06460

WOODMONT OFFICE

259 Merwin Ave., Milford, CT 06460

DEVON OFFICE

205 Bridgeport Ave., Milford, CT 06460

POST ROAD EAST OFFICE

1455 Boston Post Rd., Milford, CT 06460

POST ROAD WEST OFFICE

295 Boston Post Rd., Milford, CT 06460

STRATFORD OFFICE

2366 Main St., Stratford, CT 06615

NEW HAVEN OFFICE

(Loan Production Office)

142 Temple St., Suite 306

New Haven, CT 06510

203.785.9148

MILFORD

33 Broad St.

119 High St.
(Drive-Up)

259 Merwin Ave.

205 Bridgeport Ave.

1455 Boston Post
Rd. (Drive-Up)

295 Boston Post Rd.
(Drive-Up)

STRATFORD

2366 Main Street
(Drive-Up)

HAPPY ANNIVERSARY!

We congratulate these **MILFORD BANK TEAM MEMBERS** on their anniversaries and thank them for their continued stellar work!

Sarah Edwards
2 YEARS

Karen Sherwood
2 YEARS

Nicole Carrasco
9 YEARS

Peter DeLeo
9 YEARS

JoAnn Sabas
10 YEARS

Paul Portnoy
15 YEARS

Jody Byron
19 YEARS

milfordbank.com • 203.783.5700

QUICK START GUIDE TO ONLINE AND MOBILE BANKING

MOBILE BANKING APP

Download the mobile banking app for your iPhone or Android to access your accounts and perform certain functions from within the application.



Use our mobile app to:

- Check Account Balances
- Review Recent Account Activity
- Transfer Funds (between Milford Bank accounts)
- Pay Bills
- Change / Cancel Pending Payments
- Find ATM / Branch Locations
- Make Deposits

MOBILE BROWSER

Access our mobile-friendly website through your mobile phone's internet browser. Log into online banking the same way you would at a computer.

Use our mobile-friendly browser to:

- Check Account Balances
- Review Recent Account Activity
- Transfer Funds (between Milford Bank accounts)
- Pay Bills
- Change / Cancel Pending Payments
- Find ATM / Branch Locations

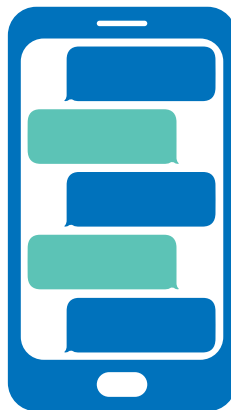


TEXT BANKING

With a few text commands, you can quickly receive account information such as balances via text messages.

Use our text banking feature to:

- Account Balances
- Recent Account Activity
- ATM / Branch Locations



*Data and Messaging rates may apply. To use the text banking service, your mobile phone must be capable of sending and receiving text messages to and from a short code. Most mobile phones have this capability, so your phone is most likely compatible with our text banking service. Please note that some mobile service carriers charge for texting. Contact your cell phone provider for more information regarding your text messaging plan.

To sign up for any of our mobile banking services, visit milfordbank.com or call us at 203.783.5700.



THE MILFORD BANK
Always There.