

# HIGHLIGHTS & HAPPENINGS



Member FDIC Equal Housing Lender

December 2020

## APPLY NOW FOR A HOME EQUITY LOAN

For home mortgages or refinance, The Milford Bank offers a powerful combination of hometown service and local decision making with programs and rates that effectively compete with the mega banks. Our Home Equity program features no closing costs, low fixed rate for the life of the loan, and steady monthly payments.

The fixed annual percentage rate is 3.50% for a 5-year term and 3.875% for a 15-year term. Other rates and terms are available. A sample payment for a \$10,000 loan (15-year term) is 180 equal payments of \$73.35. This term and rate is available on owner occupied residences only, maximum 2nd lien position, and a maximum Loan-to-Value of 70%. Property insurance is required. Flood insurance may be required. This rate is as of November 20 and is subject to change.

Call us today at **203.783.5700** or visit **[milfordbank.mortgagewebcenter.com](http://milfordbank.mortgagewebcenter.com)**.

A Home Equity loan with The Milford Bank can be a **GOOD OPTION** if you need to cover large expenses associated with a variety of goals:

- Pay Off 1st Mortgage
- Debt Consolidation
- Home Remodel
- Education Costs
- Large Medical Bills



## DEVON OFFICE RENOVATION



We are proud to present our recently redesigned **Devon Office**, located at 205 Bridgeport Avenue in Milford. If you are planning a visit, find hours here: **[milfordbank.com/branch-locations/#devon](http://milfordbank.com/branch-locations/#devon)**

EMPLOYEE SPOTLIGHT

# KRISTINE RODRIGUEZ

## CUSTOMER SOLUTIONS SPECIALIST

### How do you like working for The Milford Bank?

I can't imagine working anywhere else! The knowledge I've gained over the years from employees I've worked with or still work with helped me get to the position I'm in today.

### What is the best part of your job?

Interacting with the customers. It's a great feeling when you open someone's first checking account or when you help a first time homebuyer with a loan.

### What organizations do you support and why?

Milford Food 2 Kids because no child should ever go hungry. I know that the funds

raised through this nonprofit are staying in our community and could very well be helping one of my boys classmates or a customer's family member. That to me is a good feeling. I'm a huge ambassador for them and a member of their advisory board.

### What three words would you use to describe The Milford Bank?

Community focused (for obvious reasons), ever-evolving (staying up to speed with the newest technology, services and products we offer), Always There.

### How do you balance work and family?

It is not easy especially with my

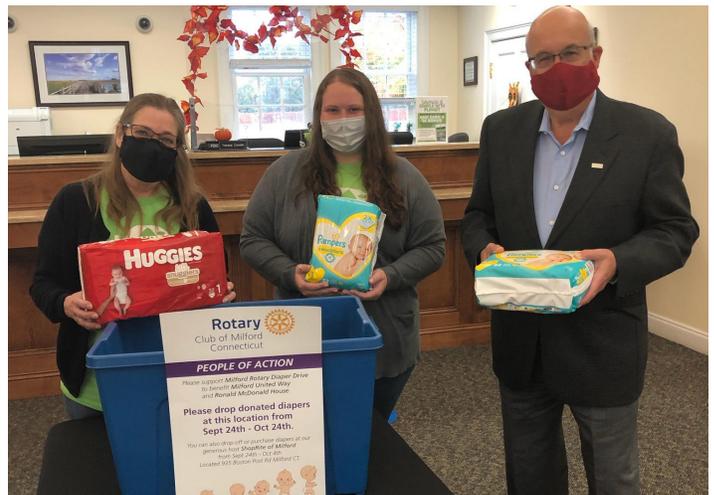


husband's work schedule and two kids in elementary school. But...my parents specifically, have always been there for us which I'm forever grateful for. I have to remind myself to take some time for just me every now and then.

# HAPPY ANNIVERSARY!

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

- LAWRENCE LEETE **24 YEARS**
- MATTHEW KELLY **11 YEARS**
- ALLEN McGEHEE **9 YEARS**



The Milford Rotary held a Diaper Drive from September 26th through October 4th. The drive brought in 1750 packages of diapers and wipes which were donated to the United Way and the Ronald McDonald House. Above, Theresa Costello and Taylor McNary stand with Gary Johnson of the United Way at the drop-off site in our Post Road East office.