

HIGHLIGHTS & HAPPENINGS



Member FDIC Equal Housing Lender

October 2021

CRUSH STUDENT DEBT

Student loans create opportunities for students who might not otherwise be able to afford their education, which can in turn lead to more stable, gainful, and fulfilling employment. But student loans are just that—loans that must eventually be paid back.

When it comes to student debt, you don't have to go it alone. The Milford Bank is excited to launch a new partnership with **FUTURE FUEL**, a platform that is

configured to help our customers learn about and manage their student debt.

FutureFuel can help you:

- Build a personalized payoff plan, learn actionable next steps, and track your progress over time.
- Find, compare, and enroll in alternative (income-driven) repayment plans and debt forgiveness programs.
- Explore curated refinancing and consolidation options.



- Make budget-friendly extra contributions via auto-pay, spare change from everyday purchases, and cash back rewards from hundreds of mega-merchants.

To sign up for free today, visit milfordbank.futurefuel.io.

A SIMPLE WAY TO SAVE

This year, 2020-2021, will be the final year that The Milford Bank will be offering Holiday Club Accounts. The good news is that we have an even better solution to help you with your savings goals and you can start right now!



Plinqit is a savings app that can be used in place of traditional Holiday Club Accounts, but in a much more versatile and convenient way.

And until Dec. 31, we'll even give you a **\$25 bonus** when you complete your primary savings goal. Use the code **holly25**. You may choose

to select a 'break the safe' penalty to discourage early withdrawal. Normal data and usage rates may apply.

Check it out at milfordbank.com/plinqit!

SHRED & RECYCLE



We held our **Shred & Recycle Event** on Saturday, September 25th. Alongside our amazing **InfoShred** on-site reps, we collected approximately 8,000 pounds of paper in two of their trucks and another truck full of electronics with the help of our friends at **AFA Electronics Recyclers**. A total of \$478 in cash and a gift card was collected for **Milford Food 2 Kids** and **Stratford Food 4 Kids**. Look out for our next Shred & Recycle event in May 2022. For more information, visit milfordbank.com/inside-the-bank/green-fair.

EMPLOYEE SPOTLIGHT

KRISTINA CALANDRO

TELLER



How do you like working for The Milford Bank?

I love working at The Milford Bank! I've been here for almost 15 years. I started in my early 20's, so you can say I practically grew up within the walls of the Bank. My co-workers have truly become family. I can't imagine working anywhere else.

What is the best part of your job?

The people, for sure. My customers and co-workers are the best.

How do you balance work and family?

The Milford Bank has allowed me the perfect amount of balance to be a working, single mother of two young children. They have been 100% supportive in making sure it's possible for me to work and be there for my family.

What organizations do you support and why?

I have participated or volunteered in several community activities through out my years at the Bank. However the last five years, my children (daughter Makayla, age 9, and son, James, age 6) and I have supported and walked in the Rape Crisis Center of Milford's "Walk a Mile in Her Shoes" which is a walk to raise awareness around issues of rape, sexual assault, and gender violence.

Recommend a book/TV show you read recently.

I am currently reading *The After* (five-book series), written by Anna Todd, which is now being adapted into films.

HAPPY ANNIVERSARY!

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

SUSAN SHIELDS
36 YEARS

PATRICIA GALLAGHER
11 YEARS

PATRICIA TOWNSEND
29 YEARS

JENCY GONZALEZ
7 YEARS

LYNN VIESTI BERUBE
22 YEARS

HUMERA FARHEEN
5 YEARS

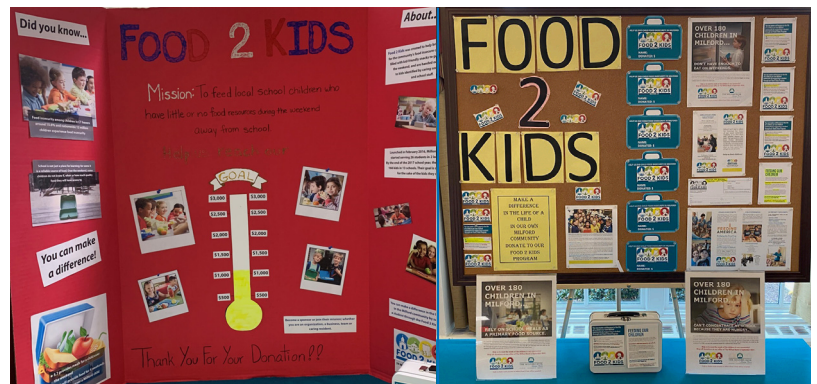
SUSAN WOLFE
16 YEARS

THERESA GUADAYO-CREGO
5 YEARS

TINA MASON
15 YEARS

HEATHER SHUMYHORA
5 YEARS

2021 CAMPAIGN A SUCCESS



The Milford Bank's 6th annual fundraising drive in support of **Milford's Food 2 Kids** and **Stratford's Food 4 Kids** was a huge success! Our 2021 total donations totaled nearly **\$18,000.00**. That is the equivalent of 64 children in Milford and Stratford who will not feel the effects of food insecurities this year. To make a much-appreciated donation, please visit milfordfood2kids.org and sterlinghousecc.org/stratford-food-4-kids.

BANK HOLIDAYS

All Offices and Departments of The Milford Bank will be closed on **WEDNESDAY, NOVEMBER 11** in honor of **VETERANS DAY**, and on **WEDNESDAY, NOVEMBER 25** in honor of **THANKSGIVING**. Electronic services—ATMs, Internet Banking, Mobile Banking, Telephone Banking—will be available for your convenience. For a complete list of all bank holidays, visit milfordbank.com/inside-the-bank/office-holidays.