

HIGHLIGHTS & HAPPENINGS



Member FDIC  Equal Housing Lender

July 2024

WE CAN HELP MAKE YOUR DREAMS COME TRUE

We're here to help! Our experienced mortgage professionals will give you the very best mortgage advice and service. Our First Time Homebuyer Program is offered for the purchase of properties located in Milford, Stratford, West Haven and Orange. The program currently offers 1/8% reduction from the standard rate, a refund of the \$475 application fee upon closing, pre-qualification certificates to help you shop for your home, and low down payment options.

Call **203.783.5700** or visit **[milfordbank.com/loans/first-time-home-buyers](https://www.milfordbank.com/loans/first-time-home-buyers)** today!



- MORTGAGE INTEREST PAID MAY BE TAX DEDUCTIBLE**
Deducting mortgage interest may significantly reduce your taxable income. Please check with your tax advisory regarding the deductibility of interest expense.
- MAY BUILD YOUR GENERATIONAL WEALTH**
Home ownership helps create long-term stability and security for future generations.
- PRE-QUALIFICATIONS AND PRE-APPROVALS AVAILABLE**
We will calculate the mortgage amount for which you may qualify.

9TH ANNUAL MILFORD MOVES 5K



On Sunday, June 23, the **9TH ANNUAL MILFORD MOVES 5K**, a Milford Bank co-sponsored fundraiser honoring local Veterans, was held. All proceeds raised were donated to Milford's Veterans groups. Thanks to all who donated or came out to support this very worthy cause and helped make it a great success!

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Welcome

PLEASE JOIN US
IN WELCOMING THESE
NEW **MILFORD BANK TEAM**
MEMBERS. WE WISH THEM MUCH
SUCCESS IN THEIR NEW ROLES.

KEVIN COUGHLIN

Kevin Coughlin has joined The Milford Bank as a Vice President/Commercial Loan Officer. Kevin has over 20 years of experience in financial services.



GRAY PECKHAM

Gray Peckham has joined TMB Financial Services as a Financial Advisor. He'll work at our Roses Mill Office alongside Brian Flanagan, TMBFS Sales and Operations Specialist.



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Happy Trails to President & CEO of The Milford Bank, **SUSAN SHIELDS**. We are thankful to Sue for her leadership and acumen since joining the Bank in 1985 and wish her many years of health and happiness in retirement!

HAPPY Anniversary

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

NANCY PARKER **25 YEARS**
BOB CANNON **22 YEARS**
FARAH RANA **19 YEARS**
PAUL MULLIGAN **10 YEARS**
MARICEL ZAMORA **1 YEAR**
JESSE LODGE **1 YEAR**
LIEZL MONDEJAR **1 YEAR**

SHRED & RECYCLE DAY



SEPTEMBER 21, 2024
9 AM - NOON OR UNTIL
TWO TRUCKS FILL UP

FREE ELECTRONICS RECYCLING
FREE DOCUMENT SHREDDING
FOR CUSTOMERS*

*LIMIT 3 boxes of paper per household or business. First come, first served. Max weight: As much as you can lift. Max size: Medium moving box (18" x 18"). You are responsible for unloading. *5 per box for non-customers. All fees will be donated to a local non-profit organization.

THE MILFORD BANK
THE MAIN OFFICE ATM PARKING LOT
119 HIGH STREET, MILFORD, CT
203.783.5700 • MILFORDBANK.COM