

On the Money

Fall 2016

Masthead photo by Edd Cote

Millbury business has something new in store

According to Millbury's **Ed Santon**, ever since he was a kid, he was looking for a little room to spread out — whether it was to make more space for his passion for working on cars, or just a place to put all the extra “stuff” he liked to accumulate.

Last June, his dreams came true. Millbury Savings Bank customers Ed and his wife, Michelle, recently opened **Millbury Self Storage**, a 197-unit self-storage facility at 147 Providence St. (Rte. 122A), near the Sutton line. After nearly a year of construction, Ed and Michelle are proud to see their latest family-owned and operated business come to fruition, offering state of the art conveniences along with the personalized service local residents have come to expect.

“Most people need storage when they move, but it’s also a great place to store your snow blower and plow in the summer, and your lawn tractor and garden tools in the winter,” says Ed, who also has owned and operated Santon Plumbing and Heating since 1991. “With other facilities further away and often filled to capacity, it’ll be great for people to take advantage of a brand new location so close to home.”

Millbury Self Storage boasts some of the most advanced amenities and conveniences available, such as online reservations and bill payment, drive-up accessible units, heightened security features like video surveillance and monitored gate access, extended



Pictured from the left are Millbury Self Storage owners Michelle and Ed Santon, with manager Cindy Allard.

hours, and climate control. Units are available in eleven sizes ranging from 25 to 300 sq. ft., and ranging from just \$60 to \$245 per month.

Visit MillburySelfStorage.com for more information, or call 508.865.0200, Monday through Friday 9:00 a.m. to 5:00 p.m., or Saturdays and Sundays, 9:00 a.m. to 2:00 p.m. Be sure to clip the money-saving coupon.

Millbury Self Storage

147 Providence St., Millbury
508.865.0200 | MillburySelfStorage.com

Move-In Special

First month \$99 for a 10' x 10' with a 3-month stay

OR

Winter Car Storage

(November to April)
First month \$139 for a 10' x 20'

Limit one coupon per customer. Expires November 30, 2016.

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Turning Back Time

Over the past several issues, *On the Money* has looked back at numerous turning points, milestones, and important moments in Millbury Savings Bank's 160-year history. Here is the last installment in our series.

Millbury Savings Bank branches out into Worcester – 2012



In January 2012, and for the first time in our long history, Millbury Savings Bank opened a new branch and it wasn't in Millbury. This time, the bank traveled northward along the Blackstone River and opened a 2,500-square-foot,

full service branch at 1001 Millbury Street in Worcester. The branch, at the corner of Millbury and Providence streets, was borne of the realization that some of the bank's future growth needed to come outside of Millbury, and served to demonstrate the bank's ability and commitment to servicing customers from outside of town. At the same time, the bank announced plans to close its branch on Route 146 North at Boria Lane, based on the age of the modular structure, and its close proximity to both the Elm Street main office and the new Worcester location.

As part of the Blackstone River Valley National Heritage Corridor, and closely connected to Millbury and Sutton by Rte. 146, Worcester's Vernon Hill and Quinsigamond Village neighborhoods were a natural extension of the bank's already established service area. In fact, history indicates that many families who immigrated to the United States originally settled in Worcester, and later moved south along the Blackstone to the then-developing suburbs of Millbury, Sutton, and other Blackstone Valley towns.

The bank broke ground on the new branch in October, 2010, at a ceremony featuring former bank President and CEO William J. Walsh, former Executive Vice president and current President and CEO Robert J. Morton, former Lieutenant Governor Timothy J. Murray, who had been instrumental in helping the bank gain the surplus land from the 146 Connector project from the Commonwealth, and other political and business dignitaries. At the groundbreaking, and in step with its long-standing history of giving back to the neighborhoods it serves, the bank announced a donation of \$65,000 to the local area's two elementary schools: Vernon Hill Elementary and Quinsigamond Elementary. School officials were on-hand to accept the contribution, which was earmarked toward supplementing classroom supplies. Over the years, the schools have used the funds to purchase books, in-classroom technology, and other materials that directly benefit the students.



Are you eating ice cream?

This summer, Millbury Savings gave our customers nearly \$1,000 in Oreo® Overload, Peanut Butter Cup Perfection®, and Mud Pie Mojo®. As part of our summer eStatements promotion, almost 200 customers signed up for eStatements, earning themselves a \$5 gift card to Millbury Savings Bank customer business Cold Stone Creamery®. In addition to mouth-watering ice cream, these customers earned the sweet satisfaction of knowing they can access 18 months of statements virtually 24/7, while protecting themselves from identity theft and saving a few trees.



Sound sweet?

Log into Online Banking and click on eStatements.

Millbury Savings gives \$4,000 in scholarships

Millbury Savings recently awarded \$4,000 in scholarships to eight local grads. Pictured with Millbury Savings Bank President and Chief Executive Officer Robert J. Morton are scholarship recipients (clockwise from far right) Justin Siebenhaar, Evan Turner, Julia Malenchini, Paul Muturi, Gilian Schutt, and John Rzucidlo (not pictured Paige Tarasiak and Gianna Okuliczki).

Congratulations and best wishes to the class of 2016!



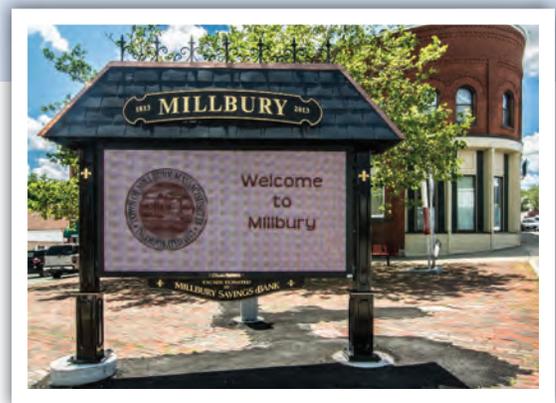
Grass Hill School receives over \$70,000 in pledges

Last Spring, the Millbury Historical Society kicked off a capital campaign to raise the balance of the nearly \$100,000 needed to restore the 150-year-old Grass Hill School on West Main Street. Millbury Savings Bank established a matching contribution, pledging to match every



donation dollar for dollar, up to \$5,000 per year for five years, for a total matching contribution of up to \$25,000. The bank already has made its first-year contribution based on the tremendous outpouring of support received: The Society collected more than \$18,000 in the first few months of the campaign, and has received pledges of another \$54,000 over the next five years. These donations will be added to a grant of \$25,000 secured from the Commonwealth of Massachusetts.

The society is asking Millbury businesses and residents to consider a one-time donation or an annual gift over the next five years. Contributions can be made by mailing checks to Millbury Historical Society, PO Box 367, Millbury, MA 01527.



Millbury Savings donates another \$5,000 for town signboard

Long after the year-long celebration of Millbury's 200th birthday ended, the Millbury Bicentennial Committee and its legacy committee were hard at work on a second legacy item to be left to the town: an electronic message board for the lower common. Unfortunately, the cost of the sign was a little more than anticipated.

Millbury Savings Bank — which had served as a platinum sponsor of the bicentennial — agreed to step in and donate an additional \$5,000, the approximate amount of the shortfall, in order to cover the cost of the sign's decorative façade, bringing the bank's total financial commitment to the bicentennial to \$35,000. The sign's dedication was held on June 11, marking Millbury's 203rd birthday.

Business Spotlight

Business Spotlight gives you access to savings!

We love helping local businesses succeed. After all, we're a local business too! And, we like giving our customers new ways to save money. Now we'll do both in our new **Business Spotlight**. Upcoming issues of **On the Money** and our **eNews** email newsletter (sign up at MillburySavings.com) will feature money-saving coupons exclusively from our local business customers and offered just for Millbury Savings Bank customers. Check out the coupons in this issue!

Cold Stone Creamery

70 Worcester Providence Tpk., Millbury
508.865.8165 | ColdStoneCreamery.com

**\$3 off any small cake (PLU 23) or
\$5 off any large cake (PLU 24).**

No cash value. Not valid with other offers or fundraisers or if copied, sold, auctioned, exchanged for payment, or prohibited by law. ©2012 Kahala Franchising, L.L.C. Cold Stone Creamery is a licensed trademark of Kahala Franchising, L.L.C. and/or its licensors. Valid only at Cold Stone Creamery Millbury. Limit one per customer. Excludes petite cakes. Expires 12.31.16.

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Peppercorn's Grille & Tavern

455 Park Ave., Worcester
508.752.7711 | ePeppercorns.com

\$5 off any meal.

Not valid with other coupons, offers, or gift cards. Expires 10.31.16.

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146 Supply Center

Rte. 146, Millbury
508.865.3800 | 146SupplyCenter.com

Free John Deere hat with purchase over \$50.

Limit 1 per customer, 1 per transaction. Expires 10.30.16.

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Small Wonders Learning Center, Inc.

7 William St., Sutton
508.865.2723 | SmallWonders-LearningCenter.com

Free registration fee with new enrollment.

A \$50 value. No expiration date.

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New technology takes a bite out of fraud

If you've used our ATMs recently, you've noticed that you have to insert your card into the reader in a new way — long-edge first. Many customers have asked us, "Why the switch?" First, the new readers can read EMV chip cards (more on those in a moment), which can help prevent fraud. Second, the readers have advanced technology



that prevents thieves from installing a "skimmer," a device that steals unsuspecting ATM users' card numbers and PINs. Speaking of EMV chip cards, we've started rolling them out to customers needing new cards or replacements for expiring or defective cards. Measuring less than a half-inch in height and width, this little chip is a powerful new tool in making purchases more secure. The chip stores and encrypts

your account information, making it difficult to duplicate, access, or copy without the right PIN. When you make a purchase with your new chip card, remember to insert the card, chip first, into the terminal slot instead of swiping, and leave it there until prompted to remove it. (If the merchant doesn't have a chip card reader yet, you can still swipe your card to pay.)

Using the new readers and chip cards may take some getting used to, but we hope you'll agree that the peace of mind is worth it!

FIGHT FRAUD

WHEN SHOPPING

ONLINE

The holidays are around the corner, and for most people, that means more online shopping. In the same way EMV chip cards help prevent fraud when making purchases in-store, MasterCard SecureCode® gives you an extra layer of protection when shopping online.

Choose your own MasterCard SecureCode private code and enter it when you shop at more than one million online merchants in 122 countries. SecureCode instantly confirms your identity and protects your account against unauthorized online purchases.

To register your debit MasterCard and select your SecureCode, visit MillburySavings.com/Personal_Convenience.

It's easy and it's free. Register today!



MillburySavings.com

Member FDIC
Member DIF
EQUAL HOUSING
LENDER