

On the Money

Summer 2018

New technology helps you bank easier

Our recent technology upgrade is bringing new features and functionality to banking with us. Here are just a few that make managing your money a bit easier.

iBanking

If you're not using iBanking yet, now you can enroll yourself online! Visit our website and click on the Enroll/Personal or Enroll/Business link in the iBanking login box to begin.

Once you're in iBanking, new self-service options are available in the Banking Service Center:

- Set up account and card alerts, like low balance or large transaction notifications.
- Request a new or replacement Debit Mastercard® or ATM card.
- Submit a travel notification or request a temporary limits increase on your debit card.
- Freeze and unfreeze your debit card.
- Reorder checks through Harland Clarke.
- Place a stop payment on a check.
- Update your address, email address, or phone number.

In Manage My Money, you can set up budget or savings goals and track your progress toward them, as well as categorize your spending.

If you're a Quicken® or QuickBooks® software user, you can take advantage of their Direct Connect capabilities.

Commercial customers take note: You can now act as your own administrator to set up individual users and grant access to functions specific to each user.



Bill Pay

Bill Pay now offers two exciting optional features that let you make payments faster than ever before:

- **Expedited payments.** Same-day electronic payments or overnight check payments are available for an additional fee.*
- **Person-to-person payments with Popmoney.** Send, request, or receive money from almost anyone with a cell number or email address for a small fee.*

*Refer to our fee schedule for details.

iMobile

Like iBanking, you can enroll yourself in iMobile right from your mobile device! Just download the Millbury Savings Bank iMobile app from the App Store® or Google Play™ to begin. Once you're in iMobile, all of the new features of iBanking are available in iMobile, too. Plus, our new iMobile app is compatible with tablets!

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Millbury Savings Elects Trustee and Corporators

At our recent annual meeting, **Charles R. Valade** of Sutton was elected to our board of trustees. Mr. Valade is a retired former bank executive, having most recently served as executive vice president and senior loan officer of United Bank prior to its merger with Rockville Bank. Before that, he was president and chief executive officer, senior loan officer, and a board member at Commonwealth National Bank. Mr. Valade holds a Bachelor of Science in business administration from Nichols College and is currently a board member and treasurer of The Hanover Theatre for the Performing Arts.

The bank also elected the following corporators to 10-year terms:



Jon L. Backholm of Leicester is controller of Grafton-based Washington Mills and a graduate of Bentley College.



Jennifer Belisle-O'Connell of Millbury is an independent strategic planning and analysis consultant and a graduate of Babson College and Clark University.



Jill B. Donnelly of Webster is president of the Worcester-based Boulay Donnelly & Supovitz Consulting Group, Inc., and a graduate of UMass Amherst.



Fadi El-Massih of Southborough is owner of the Riverside Mart in Millbury and attended Northeastern University.



Robert E. Vigneau, Jr., of Millbury is managing partner of TPR Homes LLC, doing business as Miles Builders, and is a graduate of Springfield College.



Adam Waitkevich of Millbury is a certified financial planner and the founder of Coppertree®, an independent financial planning firm.

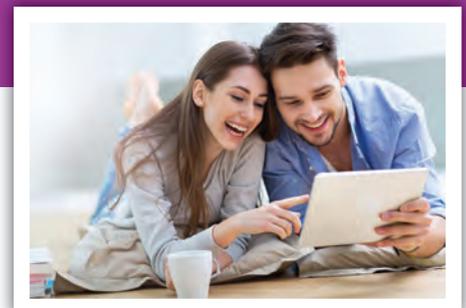


Paul W. Weldon of Sutton is owner of Cold Stone Creamery in Millbury and an employee of FedEx.

Need a mortgage? Apply online!

While many home buyers and refinancers still like to talk with a mortgage officer one on one, we know that many others prefer the time-saving and convenience of applying online. Completing an online application is simple, and often takes less than 20 minutes. Visit MillburySavings.com and click on "Mortgage" in the "Apply Online" box.

Keeping any eye on rates? While you're visiting our website, sign up for Rate Watch under the "Current Rates" tab. We'll email you current rate information on a regular basis.



Are you putting your data at risk?



You probably lock your doors, wear a seatbelt in the car, and put smoke alarms in your home, all for safety's sake. But are you taking unnecessary risks with your financial and personal data by not properly securing it?

In this day and age, it seems like large-scale cybersecurity incidents are constantly in the news. While it may be next to impossible to avoid being swept up in massive breaches like last year's Equifax, affecting some 123 million households, every day people make some common mistakes that leave themselves and their data vulnerable to hacking. Here are just a few pitfalls to avoid.

Opening phishing emails. They might look surprisingly real. Or just wildly intriguing. But those tempting "phishing" emails — with subject lines that promise you've won the lottery or that a friend or family member needs help — should be deleted immediately. While most email programs have spam filters that catch these messages, some do sneak through. Still others have been "spoofed" to appear as though they're from someone you know. Not only do they contain bogus requests for your personal information, which you should never give out, they often contain malware that can infect your device to steal information, such as bank accounts and credit card numbers. Don't open them and don't click on any links in them.

Clicking on questionable links. Similar to those in phishing emails, suspicious links like those found in search results, pop-up ads, or dubious websites can add malware to your system that could give away access to

your personal data. Always stick to reputable sites before you click through. If in doubt, don't click!

Choosing weak passwords and using them over and over. The shorter and simpler password you use, the easier it is for hackers to guess it, with the help of special software in something called a "brute force attack." Further, when all of your passwords for shopping and banking sites are the same, all of your accounts can be compromised. Use multiple passwords for your accounts, and make them as complex as possible with a mix of numbers, letters (both uppercase and lowercase), and special characters. Don't use common words or phrases, and change your passwords often.

Procrastinating on updates. Putting off installing necessary updates lets hackers exploit known weaknesses and vulnerabilities in software or operating systems. Updates often include patches to such holes in security. Be sure to download them right away, and don't leave your system open to an attack. While you're at it, be sure your security software (antivirus, antimalware, etc.) is set to automatically update, too.

Using public Wi-Fi. Simple rule: Don't use public Wi-Fi to access your personal or financial information. First, these networks are not secure. Second, cybercriminals set up fake Wi-Fi networks designed to lure unsuspecting users into joining, leaving them vulnerable to malware that harvests passwords and other personal data. Better to use cellular networks when out and about or, better still, wait until you're at home on your own Wi-Fi network.

Summer fun for less at Six Flags!



As a Millbury Savings customer, you can now buy tickets to Six Flags New England at a substantial savings.

One-day tickets are available for \$42.00 each — a savings of \$25.99 each.

You must purchase your tickets in advance through our special Six Flags website to take advantage of this offer. Just go to MillburySavings.com/SixFlags for the special ticket link. Note that an \$8.99 processing fee per order (not per ticket) will be applied.

Giving Back to the Community

Did you know that Millbury Savings gives more than \$80,000 in charitable contributions each and every year? And we're already on track to surpass that amount in 2018.

In the first half of this year alone, the bank has donated more than \$40,000 including \$25,000 in fuel assistance to help over 60 needy families in Millbury and Sutton heat their homes last winter through our Community Energy Assistance Program.

The bank also awarded another \$4,000 in scholarships to graduating seniors of Millbury and Sutton high schools. Congratulations to Class of 2018 recipients Lauren Arthaud, Joseph Jepsen, and Malik Sobodu of Sutton Memorial High School as well as Kayley Watkins, Zoey Dean, Thomas Machacz, Cassidy Clark, and Vincent Didomenica of Millbury Memorial Jr./Sr. High School.

Thank you to all of our customers whose loyal business helps us give back to your neighborhoods!

Mastercard® Automatic Billing Updater keeps your debit card up-to-date.

If you use your Millbury Savings Bank debit card for recurring payments, or store your card information with merchants for future transactions, the last thing you want is a payment to be missed or delayed because your card expired or your card number changed.

That's why Millbury Savings participates in Mastercard's Automatic Billing Updater (ABU), which provides you with a convenient, hassle-free updating service for your debit card. With ABU, when your card information changes for any reason — for example, your debit card is replaced due to a lost or stolen card, or your card's expiration date is updated — ABU lets participating merchants receive your updated card information automatically with no interruption in service.

Only those participating merchants with whom you have either set up recurring payments or allowed your card information to be kept on file for future payments will have access to this service, which can include everything from phone companies, cable services, utilities, and insurance companies, to music and magazine subscriptions, gym memberships, and recurring charitable donations, just to name a few. It can also include online shopping sites that you have granted permission to store your card information for future purchases.

We understand that in some cases, you may wish to exclude your debit card from this program. (For example, you may want to exclude your card if it was replaced to help cancel a recurring billing or membership with a merchant or if it had recurring fraudulent payments.) Therefore, we provide you with the ability to opt out of ABU at any time, if you choose. To opt out, please complete and return our MasterCard Automatic Billing Updater Opt-Out Form, located under the Quick Links tab of our website.

Remember, if you opt out of this service, you will be responsible for providing your new card information to merchants with whom you've set up recurring payments using your card. You also could incur additional fees from merchants if you do not provide your updated card information in a timely manner.

New technology ... continued

Teller Services

Email Receipts. The next time you're at the teller window, ask for an emailed receipt instead of a paper one and help us go green!

Still to Come

iMobile Deposit. Soon, depositing a check will be as easy as Tap, Snap, and Deposit! iMobile Deposit allows you take a picture of your endorsed check and deposit it right into your Millbury Savings Bank statement account.

iOpen Online Account Opening. Need to open another Millbury Savings Bank account? Soon, you'll be able to quickly, securely, and conveniently right from iBanking!

Additional cash management functions. Commercial customers will have access to an expanded suite of services.

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MillburySavings.com

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Member FDIC
Member DIF
 EQUAL HOUSING LENDER