



Celebrating 165 Years!

1855 - 2020

Newtown Savings Bank was originally located on the corner of Main Street and West Street, Newtown, in this building (still standing today) which was shared with the R.H. Beers & Co. General Store.

On September 15, 1855, Newtown Savings Bank opened for business and received its first deposit. So much has happened since 1855 from the Civil War to COVID-19, and the Bank continues to be a steadfast community partner serving multiple generations of CT families and businesses. Thank you for your continued trust in the Bank - here's to the next 165 years!

Brookfield & Sand Hill Branch Moves

We celebrated the opening of our beautiful new Brookfield Office with an official ribbon cutting ceremony and a \$1,000 check presentation to the Western CT YMCA. Formerly located at 99 Federal Road, the new branch can't be missed at its new location on the corner of Federal and Candlewood Lake Roads!

In Newtown, our Sand Hill Plaza branch moved just down the road to Plaza South at 274 South Main Street. Our new branch, which opened on September 21st, has dedicated parking and more convenient drive up services to serve you better, including a drive-up ATM.



Brookfield Ribbon Cutting pictured L-R: Steve Harding - State Representative, Stephen Dunn - Brookfield First Selectman, Ken Weinstein - NSB President & CEO, Marie Miszewski - Brookfield Chamber President

#BanksNeverAskThat Campaign



Throughout the month of October, we've joined the American Bankers Association and banks across the country in a nationwide effort to fight phishing - one scam at a time. Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. Online scams aren't so scary when you know what to look for. We're committed to providing [resources](#) to help you spot fraud and scams as an extra layer of protection for your account.

Follow us on [Facebook](#), [LinkedIn](#) and [Instagram](#) for tips to protect your money!

Fall 'Drive & Drop' Food Collection

Thank you for making our Summer food drive a success! We will be hosting another 'Drive & Drop' food collection at all [14 branch locations](#) on **Friday, October 23 from 1pm to 4 pm & Saturday, October 24 from 9 am to noon** to benefit local food pantries.

Donors will be able to drive up to a designated area at each branch, and employee volunteers will remove donations from the trunk. All donations will be delivered to a food bank located in each branch town.

For a list of donations needed and other upcoming events, including **Shred Days**, please visit [NSBonline.com/event-list](https://www.nsbonline.com/event-list).



Time to Refinance?



With interest rates at historic lows and CT home values rising, it may be a good idea to refinance your mortgage. Refinancing can help you lower your monthly payments, consolidate loans or high rate credit cards, or even provide cash back to you if you have enough equity in your home.

Visit our [website](#) for more information or contact one of our local [mortgage bankers](#) to help guide you through the process.

Market Update from Rich Wolf



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As we adjust to the “new normal” of the COVID-19 global pandemic, we are finding that this is not just a health crisis or a crisis for the economy, but also find that this has created a major change for our personal finances.

How much should I be saving for retirement? How much emergency funds should I have? How will I pay for my kids’ college? Do I have enough insurance? How long before interest rates rise again? Should I worry about Social Security? You are not alone in asking these questions. We are all asking ourselves the same questions as we move forward together amid these unprecedented times.

More than ever, it is not only important to seek the guidance of a financial advisor, but work closely with him/her on a regular basis to review your financial and retirement assets and to ensure you are on track to meet your goals.

Our team at [Newtown Investment Solutions](#) is happy to answer any questions you may have regarding investing, the markets or financial planning.

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Employee News

Congratulations to the following employees:

Patricia Adamo, David Myrick and **Shelby Ryan** graduated from the CT School of Finance and Management last month. We recognize them for their hard work and accomplishments achieved during this two-year management training program with the CT Bankers Association.

Matt Mihalcik has joined our Small Business Lending team as a Small Business Market Manager. Matt started his career at the Bank in 2015 as the branch manager of our Southbury branch, and most recently served as Market Manager at our Sand Hill branch in Newtown.

Phil Lukianuk joined the Bank in 2017 and has served as Market Manager of our Church Hill branch in Newtown since 2019. Now, he is also Market Manager of our new Plaza South branch.

Lorena Ceballos, Mortgage Banker, was named the Affiliate of the Year by the Northern Fairfield County Association of Realtors for her participation with NFCAR and the Women's Council.



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