

24-031

TDB: Customer Follow-up Request: Low score - goes to next state in 27 hours

NEW



August 6, 2024 at 4:34 PM EST

Respond

Assign to me

Assign Alert

Close Alert

Add Note

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	08/06/2024, 04:34 PM
Alert Reopened	No	Creation Date	08/05/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	08/03/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Team/Unit	[REDACTED]	Email name	[REDACTED]
Employee ID	[REDACTED]	Customer phone number	[REDACTED]
TDB: Region	Rhode Island/Southeast MA	Customer email	[REDACTED]
Regional Operations Officer	[REDACTED]	Survey Language	English
Market	Greater Boston & Rhode Island	Survey Status	COMPLETED
Retail Market President	Open-Greater Boston & Rhode Island	Included in LEI Score	Yes
Metro Market	New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[REDACTED]		

Actions Taken

- Alert status set to New**
08/06/2024, 4:34:57 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
08/06/2024, 4:34:41 PM EST · System Generated
EE/IB

Comment

Ease comment
 NOTHING because you r closing the Bank in Pocasset

Overall Comments

Again We probably will leave the Bank because 15 plus miles to use an ATM is to much and the bank in Falmouth is so short handed that it is bad

Reason for Scores

We r so disappoint in the TD Bank North closing in Pocasset Ma. and because of that we probably will be changing banks. With NO ATM machine that is a BIG inconvenience to many people and the closes TD Bank North to most of us is 15 miles away

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown

Exceptional Experience	<div style="width: 90%;"></div>	9
Increase Business	<div style="width: 10%;"></div>	1

Attributes

Understood your needs	<div style="width: 10%;"></div>	1
Communicated Clearly	<div style="width: 10%;"></div>	1
Was knowledgeable	<div style="width: 10%;"></div>	1
Went beyond your initial need	<div style="width: 10%;"></div>	1
Ease to complete request	<div style="width: 20%;"></div>	2

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Additional information

Recent store interaction In person inside the store In person at the drive-up service I did not have an interaction with a store representative

Privacy opt-ins

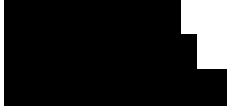
Privacy opt-in Yes No



Bank

America's Most Convenient Bank®

August 21, 2024



Dear [REDACTED]:

Thank you for your recent communication regarding the consolidation of our Store located at Pocasset. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [REDACTED]
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at [REDACTED]

Sincerely,



TD Bank "America's Most Convenient Bank"

[REDACTED]

From: [REDACTED]
Sent: Wednesday, August 7, 2024 12:24 PM
To: [REDACTED]
Subject: REL Disastrous costumer service issue

Dear [REDACTED],

I regret to inform you that I am frustrated and at my wits end over a recent series of events regarding ATM use at TD Bank.

Actually, my frustration began about 3 years ago, when I moved from Orlando Lake Mary, Florida, only to discover there is not a single TD Bank located in either Lake Mary or its sister city of nearby Sanford, Florida.

I have been a long-time client of TD Bank and I have/had never been happier with any bank in my lifetime. I have always found TD employees at every branch to be among the most amiable, professional, and caring individuals I have ever encountered. I especially applaud your fraud department, to which I have unfortunately had to turn to on two separate occasions to resolve issues that were in no way the Bank's fault, and which your various employees were happy to spend time helping me to navigate through, and in both cases successfully saving me from loss. And of course TD's operating hours offer convenience second to none. So for all those reasons, when I moved to Lake Mary and discovered the closest bank to me - On SR 436 in Longwood, Florida - was 6 1/2 miles from my home, I chose NOT to change banks. However - adding to my frustration, THAT location was recently closed so now I must drive several miles further to the next closest location, inconveniently located in Altamonte, Springs.

Having said all that - your ATMs have eaten my debit card 3 times in the past two years! That is issue number one. Still, it's something I would typically be willing to accept as part of doing business in this age and willing to overlook in light of the usual great service I have received from your employees. But the most recent time and all that occurred afterwards has been, and continues to be, completely unacceptable to me and I am so very unhappy and angry about it:

On or about 10 pm on the evening of Thursday, August 1, 2024, I went to the drive-thru ATM at the TD Bank located at 810 N. Orlando Avenue, in Winter Park. I attempted to make a \$200 withdrawal from my checking account. When the screen on the ATM showed the rotating wheel along with the displayed text "We're retrieving your money" it seemed to get stuck in that mode. I waited 10 minutes and nothing happened. I needed to get the money to give to a friend leaving on a bus the following morning who lacked travel funds. I had promised her I would bring it to her that night. I thought I should call the bank's help line, but realized the only way I knew that number was to read it from the back of my debit card, which the machine was now holding hostage. Then the machine began to make that mechanical churning noise which typically indicates it is counting out money and getting ready to dispense funds, but that just ground on for several minutes and then the screen went black and the noise stopped.

At this point I thought it safe to pull away because at least the machine had shut down and I could feel fairly secure that someone coming behind me would not have my cash and my card dispensed to them. But just as I began to pull away the machine lit back up and the entire scenario repeated itself,

this time ending with a screen advisory that the ATM was not functional and displaying the helpline phone number.

Causing me more concern was the fact that according to my TD phone APP my account was showing that I had indeed withdrawn the \$200 dollars which had been deducted from my balance even though I had not received those funds.

I called the number displayed on the machine. The recording informed me that my wait time would be 10 minutes. I sat there listening to hold music for a full 20 minutes before a gentleman answered. I had now been sitting in my car at this location for 40 minutes. When all was said and done the gentleman told me to drive away and that my only way to resolve the situation was to return to this exact location in the morning. This meant I would have to incur an unnecessary 28 mile round trip to do so. I am a senior living on very limited social security income and gas is an expenditure I carefully budget. As such, I try to schedule all my appointments on a single day so that I can go from to the other without having to return home in-between, thus cutting down on the miles I need to travel, and that day, is Friday of each week, so I had multiple appointment planned for the next day, so having to travel back to Winter Park was a major inconvenience - but I had to do so - because I desperately needed to get the promised loan to my friend who was leaving that morning - but I didn't have the funds.

Having been through this twice before, I knew it would not take a terribly long time to get a new card issued and I knew that I could get a new card printed out for me on the spot.

When I arrived at the Winter Park location I was assisted by a very nice woman by the name of [REDACTED] (I believe. Spelling might not be correct, but I am very close). She was extremely apologetic and assured me I could retain my same card number and that she could and would print me out a new card while there. She was able to show me that the original \$200 withdrawal had been removed from my statement. But when it came time to print the card she said she was sorry but there were system changes in place that she was unaware of and that not only could she not retain my original card number for me, she would also not be able to print out a card for me either, and that she would have to mail the card to me instead.

I do not like to carry cash around, ever. So now I have no access to my funds!

That crisis seemed quickly averted when she offered that she could immediately send the card to me digitally so that I could use it to pay through Apple Pay - which she did do, and which she was kind enough to show me how to use. However all this took so much time I had to text my friend to tell her I could not make it to her home in time for her to still make it to the bus station, and since the bus station was closer to the bank than her house was, I told her to go directly to the bus station and I would hopefully meet her there. [REDACTED] withdrew \$200 in cash for me and assured me beyond doubt that the electronic card now in my phone wallet would indeed immediately allow me to tap and pay for anything I needed to buy or pay for until my physical card arrived in the mail - which she said she would "expedite."

I left the Bank, raced to the bus station, and thankfully got there just in time. I made my way back to Lake Mary, no cash in hand now, where I realized I was just about to run out of gas. I went to 7-11 and when I attempted to tap my card to pay for my gas the card was declined. I called the Winter Park TD location. I was placed on hold. While on hold the call dropped. I called back. I was placed on hold a second time, and a second time - while on hold the call dropped! I phoned back a third time and absolutely forbade the person who answered to put me on hold - I explained my issue and he said he would have to call me back. Now I wait 10 minutes for the call back. He calls be back - says

he can see that the card was rejected but that it should now work. I attempted to tap again and this time the sale went through. However - due to this series of events, I had now missed a doctor's appointment and a volunteer shift at a non profit for which I do a training program. At this point I am EXTREMELY FRUSTRATED.

From 7-11 I go to the Publix Supermarket to pick up some lunch from the deli. When at the register and I tap to pay, my card is again declined. Not only am I once again embarrassed in front of other customers but now I am angry.

I called the bank. [REDACTED] is not available to come to the phone. I explained my issue to the man who answered. He puts me on hold. After several minutes a different man picks up the call as though he is answering a new line and I have to explain everything all over again. I insist on speaking to [REDACTED] This time she comes to the phone and I explain it all to her. She expresses her mystification as to why the card is declining and she tells me she'll look into and call me right back. After standing off the side at the Publix check-out for the next 20 minutes I finally left the store with no lunch. I got a call back from [REDACTED] a full 45 minutes after initially speaking to her. She tells me she doesn't know why the card kept declining but that she was sure I could now make my purchase. I admittedly began to lose my temper at this point as I informed her that I had left the store some time ago with no lunch and no way to pay for my lunch anywhere. I informed her how absolutely exasperating all this had been - literally consuming half my day - causing me unneeded miles of travel and gas expenditure - causing me multiple embarrassments - and causing me to miss my morning doctor's appointment and my volunteer shift with the Seminole County Democrats, and further explaining that I had no confidence that I could make any further purchases with the digital card and therefore I was not about to go out on any of my other planned appointments. I asked what the bank was going to do to make up for all of this - NONE OF WHICH WAS OF MY CAUSING. She assured me she would relay my concerns to her branch manager and that the manager would call me back.

That was Friday. This is Wednesday. I HAVE HAD NO SUCH CALL FROM THE WINTER PARK TD BANK MANAGER! In the meantime I have had two auto-bill-payments declined!!!! I still do not have a physical card so therefore I have no new expiration date nor the security code required for me to now have to go to all my online accounts and change the form of payment. My auto pay for my car insurance is due to hit today and will surely decline.

I am thoroughly and utterly exasperated and so very disappointed that the bank of which I have so long been a fan has caused me so much wasted time, expense, embarrassment, and most importantly - that the promised call from the Winter Park Branch manager never came.

I remain feeling completely disenfranchised, disrespected and CHEATED!

[REDACTED]

[REDACTED]

(he/him/his)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

24-032

SM [REDACTED] spoke with the Customer on 8/8/24. Details below.

Spoke to [REDACTED] for a long time. He's ok now and he appreciated a call back from management. His main frustration is that the ATM keeps taking his card (Longwood, Altamonte and WPV) and he does not understand why, and that the new debit card in digital wallet kept being declined and not even back office could tell us the reason why.

I'm going to send him a gift card to Winn Dixie (his choice) for \$25 for all the inconvenience during these past few days. If [REDACTED] does not receive his physical new debit card by tomorrow 08/9th, I will print a new one and drive it to him.

NOTE:

PER ATM-I will have [REDACTED] open a ticket to have the ATM fully reviewed.

Call reviewed at on August 1, 2024

- The Customer called to say that he was at the ATM at that his card and money requested never came out of the machine.
- He said that his phone app shows that he had received the \$200 but he never received it.
- The Agent said "I do see a transaction for \$200." He asked the Customer to go back to the Store in the morning and to inform the staff there that he needs a new card and that he never received his money from the ATM or his card.
- The Customer started complaining to the Agent that the bank is about 14 miles from his home because other TD Banks that were closer had been closed.
- The Agent apologized for the inconvenience.
- The Customer thanked the Agent for his help.

24-033



[Redacted]

August 28, 2024 at 6:09 PM EST

NEW

Respond

Assign to me

Assign Alert

Close Alert

Add Note

Profile

Alert Type	Digital: Customer Follow-up Request: Low score	Response Date	08/28/2024, 06:09 PM
Alert Reopened	No	Creation Date	08/24/2024, 03:10 PM
Survey Program	TDB Digital	Transaction entry date	08/22/2024
Sub Program	TDB Online	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	TDB Online	Email name	[Redacted]
Survey ID	[Redacted]	Customer phone number	[Redacted]
		Customer email	[Redacted]
		Survey Language	English
		Survey Status	COMPLETED

Actions Taken

Alert Created: Digital: Customer Follow-up Request: Low score
 08/28/2024, 6:09:15 PM EST · System Generated
 EE/IB

Comment

Ease comment
 The system works well for me.

Overall Comments

I had a TD account in NY and kept it when I moved to Florida because it was within a mile of my house and I could walk, bicycle, or drive to it. There are also Chase, Citi, Wells Fargo, and a few other banks within a mile of my home. Some are closer to me than the TD branch was.

The TD Bank branch I used was recently closed and this is a problem for me. I have to travel 5-7 miles to get to the nearest branch now. Even though the majority of my banking is done online I appreciated that the bank was near when there were issues.

The amount of banking I do dollar wise with TD is very negligible but I doubt that I am the only person with similar issues. I appreciated that it used to be very close to my home and the tellers were ALWAYS very kind and professional.Thank you for listening or reading!

Reason for Scores

TD's tellers generally do a good job and are courteous but this is what they are supposed to do so there is nothing exceptional about doing what you are supposed to do.

I called the Boca Branch a few weeks ago about an issue I had and left a voicemail message. Noone returned my call.

I have had lazy and unexceptional service from a bank employee at the no longer Hillsboro Branch regarding getting a new credit card and debit card. I was told that the cards were ordered for me and I would receive them by mail which I did not. I went to the bank branch a week or so later and a different employee made the card for me right there. Why did I have to wait in the first place. There have been other issues.

The bank branch in Deerfield Beach, Florida, 33442 was recently closed by TD Bank and I have to travel 5 -7 miles to do my banking now instead of in my neighborhood.

So yes there are problems for me at TD Bank.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes





[Redacted]

August 28, 2024 at 6:09 PM EST

Layout & Design	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>	10
Clarity of Information Provided	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>	10
Login Experience	<div style="width: 100%; height: 10px; background-color: #4CAF50;"></div>	10

Privacy opt-ins

Privacy opt-in Yes No

September 5, 2024

[REDACTED]

Dear [REDACTED]

It was a pleasure speaking with you Wednesday, September 4th, 2024 to address and discuss your banking needs; as well as, to listen to your feedback regarding our store location that was recently closed at Deerfield/Hillsboro.

We, at TD Bank, appreciate the time you have taken to express concern with our decision to close this location and we value you as a TD Bank customer. At TD Bank, we strive to consistently deliver legendary Customer experiences, and, in this instance, we fell short of your expectations.

We know that these types of changes are never easy, but when I spoke with you yesterday, I wanted to reassure you that I and my team of banking professionals at the Deerfield 10th Street store are committed to delivering the same legendary Customer experiences that you have come to expect from TD Bank.

I provided you my contact information during our telephone conversation yesterday; however, I wanted to provide this information to you once again. Please feel free to reach out me or to my team going forward with any banking question. We can be reached at [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

South Florida Market

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, September 10, 2024 8:16 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: FW: TD bank is NOT the most convenient bank any more.

Hello Team,

Please see the email that Leo received from Bharat's office. Thank you and I hope that you have a lovely day! [REDACTED]

Internal

From: [REDACTED]
Sent: Tuesday, September 10, 2024 6:21 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: Fwd: TD bank is NOT the most convenient bank any more.

Get [Outlook for iOS](#)

Internal

From: [REDACTED]
Sent: Monday, September 9, 2024 9:35:00 PM
To: [REDACTED]
Subject: TD bank is NOT the most convenient bank any more.

Dr [REDACTED]

With all due respect, your bank is no longer the most convenient bank in our area.

Many years ago we had a TD bank in our local Price Chopper grocery store, that closed, so we had to go twice as a far to our local bank in Washingtonville NY. But we also had an ATM in our local Rite Aid pharmacy where were we In the vicinity of often.

In January the Rite Aid closed and we lost our local ATM. In July you closed the local branch in Washingtonville. So, now we do not have a branch within a 20 minute drive. Yesterday I drove the 20 minutes to the closest ATM only to find it out of order.

Please try to find a place to put another ATM in the [REDACTED] zip code area. This would help the area very much.

Thank You for your time.

A long time TD Bank Customer.



Sent from my iPhone



September 13, 2024

[Redacted]

Dear [Redacted]:

Thank you for your recent communication regarding the consolidation of our Washingtonville Store located at 21 East Main Street. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at [Redacted]

Sincerely,

[Redacted]

[Redacted]

TD Bank "America's Most Convenient Bank"

24-035

TDB: Customer Follow-up Request: Low score - goes to next state in 29 hours

NEW



[Redacted]

September 13, 2024 at 1:57 PM EST

Respond

Assign to me

Assign Alert

Close Alert

Add Note

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	09/13/2024, 01:57 PM
Alert Reopened	No	Creation Date	09/12/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	09/11/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	Central MA	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	Central/Western Massachusetts & Connecticut	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New
09/13/2024, 1:58:31 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score
09/13/2024, 1:58:14 PM EST · System Generated
EE/IB

Comment

Ease comment
 Because you closed the South Hadley, MA branch, I had to drive 20-25 minutes (each way) further to complete my transaction. This was not easy or convenient.

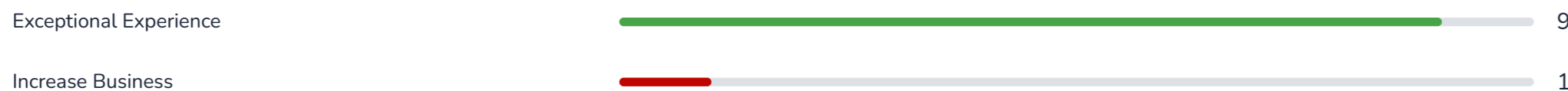
Overall Comments
 If you're going to close a branch after you have accumulated customers, at a minimum leave an ATM somewhere in town. Other banks do this. You brand yourself as "americas most convenient bank" which IMO is not true anymore.

Other text
 The branch you closed in South Hadley, MA

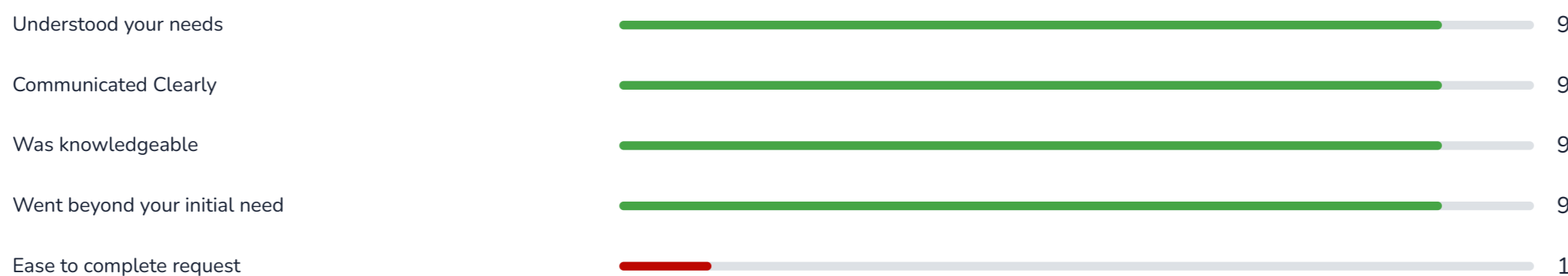
Reason for Scores
 I appreciated this branch remaining open, which is the key to an exceptional experience. You closed the branch in South Hadley, MA, including taking the ATM with you, so now Ludlow (about 20-25 minutes away) is one of my closest options. I'm guessing you know you will lose little business because it's a PIA to change banks, direct deposit and bill paying. I am hoping to get the energy to switch someday.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Other text
The branch you closed in South Hadley, MA

Additional information

Recent store interaction In person inside the store In person at the drive-up service I did not have an interaction with a store representative

Privacy opt-ins

Privacy opt-in Yes No



September 18, 2024

[Redacted]

Dear [Redacted]

Thank you for your recent communication regarding the consolidation of our Store located in South Hadley, MA. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at [Redacted]

Sincerely,

[Redacted]

TD Bank "America's Most Convenient Bank"

[REDACTED]

From: [REDACTED]
Sent: Thursday, September 26, 2024 11:47 AM
To: [REDACTED]
Subject: No ATM Available

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST
ATTENTION : COURRIEL EXTERNE. NE CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PIÈCES JOINTES AUXQUELS VOUS NE FAITES PAS
CONFIANCE

Hello. My branch of TD in Weaverville, NC has closed. The closest branch and ATM are 15 to 20 minutes away. Why have no provisions been made for your customers of this branch to have access to a closer ATM? The \$3 transaction fee should be waved if America's "Most Convenient" Bank is no longer in the neighborhood. I have been a customer for almost 20 years and do most of my banking online. But when I have to deposit a check or get cash, I now have to drive 15 minutes and face downtown Asheville traffic and parking problems (there is no ATM accessible by car). There must be some accommodation for this or you have to change your advertising. Please advise. [REDACTED]

--
[REDACTED]

24-036

SM- [REDACTED] poke with [REDACTED] on 9/26/24 at 2:45pm.

She confirmed to have received the optimization letter and knew the Weaverville store was closing on 9/20/24.

She expressed disappointment that the ATM was not left available or that there were no concessions made to waive the non-TD Bank atm fees for a period of time after closing.

We discussed the option of the drive-thru teller services at the Asheville location along with any other TD Bank location but said when she does travel there is it usually at night after closing hours. She travels to New York and said there is a TD Bank on "every corner".

She did mention that about 7 years ago TD Bank closed a location in Asheville, on Merrimon Street and the ATM was left available for approximately one year and assumed the same with Weaverville. She suggested future optimization letters include language about the status of the ATM.

She also shared that she was a marketing consultant ten years ago and TD Bank- Canada was one of her clients and that closing stores in the manner is not "neighborly friendly".

She expressed appreciation for my call and I gave her my number and offered she call me should she need anything else in the future. She does not expect any other call.

[REDACTED]

From: [REDACTED]
Sent: Monday, September 30, 2024 4:17 PM
To: [REDACTED]
Subject: FW: ATM / Physical bank

Hi team,

We believe the attached issue relates to your team for review and response.

Thank you,

Customer Care Manager | Customer Problem Resolution, Canadian Personal Banking | TD Canada Trust

Internal

From: [REDACTED]
Sent: Monday, September 30, 2024 3:48 PM
To: [REDACTED]
Subject: ATM / Physical bank

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST
ATTENTION : COURRIEL EXTERNE. NE CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PIÈCES JOINTES AUXQUELS VOUS NE FAITES PAS
CONFIANCE

I always had good and reliable help when needed. Up until you decided to shut down the branch in Mansfield, CT. The problem is you replaced it with an ATM that for one reason or another has issues, and the closest branch would be manchester or colchester. It would help if there was another ATM within our area as most other banks have several in an area to the branch offices. Just a very bad inconvenience for us to only have one ATM in this area without a branch office. Many customers have been patiently waiting for changes, but I think we waited too long to speak up and voice our concerns and issues to be resolved sooner rather than later. Thank you, [REDACTED]
Chaplin, CT 06360-7403

[REDACTED]

From: [REDACTED]
Sent: Monday, October 7, 2024 11:57 AM
To: [REDACTED]
Subject: complaint ATM

Good morning, [REDACTED]

I am trying to reach out to you regarding the complaint with our ATM. It appears the phone number we have on file is not a good working number for you. I would like to discuss the issue with you further.

Please call or email what ever is most convenient for you.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Small business lending needs.

24-038



[Redacted]

October 5, 2024 at 2:48 PM EST

NEW

Respond

Assign to me

Assign Alert

Close Alert

Add Note

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	10/05/2024, 02:48 PM
Alert Reopened	No	Creation Date	10/05/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	10/04/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	Western Carolinas	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	Carolina	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	Mid-South		
Shop/BM Start Date	07/01/2011		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
10/05/2024, 2:50:18 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
10/05/2024, 2:50:05 PM EST · System Generated
EE/IB

Comment

Ease comment
 The bank was busy, the manager came and assisted us.
 we were more upset with the location of the bank!

Overall Comments
 it **** that you moved out of Mauldin !

Reason for Scores
 It took a long time to deposit a check and even longer to cash a check.
 something the bank manager, a very competent person, cannot help is the location of this bank ****.
 we were members of the mauldin branch which was a very fine bank.
 WE will be moving our acct's sometime in the future to a local bank!

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes





[Redacted]

October 5, 2024 at 2:48 PM EST

Previous touchpoints used

None	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Previous calls	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Previous branch visit / interaction	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Website	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Mobile app	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Online banking	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other: specify	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Additional information

Recent store interaction	<input checked="" type="checkbox"/> In person inside the store	<input type="checkbox"/> In person at the drive-up service	<input type="checkbox"/> I did not have an interaction with a store representative
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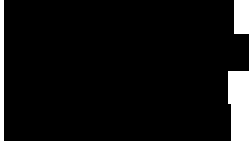
Privacy opt-ins

Privacy opt-in	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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**Bank**

America's Most Convenient Bank®

Monday, October 7, 2024



Dear [REDACTED]:

Thank you for your recent communication regarding the consolidation of our Store located at 305 New Neely Ferry Rd. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [REDACTED]
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at [REDACTED].

Sincerely,

**TD Bank "America's Most Convenient Bank"**