



BOYS & GIRLS CLUBS
OF THE TENNESSEE VALLEY

967 Irwin Street
Knoxville, TN 37917

Tel. 865-232-1200
Fax 865-232-1201

www.bgctnv.org

April 4, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Boys & Girls Clubs of the Tennessee Valley, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Boys & Girls Clubs of the Tennessee Valley and its mission to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens in the East Tennessee region. With First Horizon's support, we have been able to offer afterschool and summer youth development programming to over 6,700 youth annually, in grades K-12, across 21 Club locations, with programming in the following six areas: (1) Academic Success (2) Career Development (3) Health and Life Skills (4) Character and Leadership Development (5) Arts Education and (6) Sports, Fitness, and Recreation.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Bart McFadden
President and CEO

cc: *First Horizon Bank via email at CRA@firsthorizon.com*



Please consider including
Boys & Girls Clubs in your will or estate plans



Branches
Grow Deeper, Climb Higher

April 11, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Branches, a 501(c)3 nonprofit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Branches and our mission to provide life-changing opportunities to working families and their children to help them break the cycle of generational poverty throughout the Miami, FL community. With First Horizon's support, we have been able to provide Branches' Achieve programs which focus on financial wellness to the local community. Services include personal financial coaching, micro-business development and emergency relief. Since 2015, First Horizon Bank has supported Branches' Back to School efforts, Branches' Black Tie & Blue Jeans Gala, Branches' Thanksgiving Meal Delivery as well as helped make Branches' COVID-19 response and relief efforts possible. Branches has also partnered with First Horizon Bank's Teach Children to Save financial literacy program allowing bank volunteers to educate Branches' students. In addition, Mrs. Nidia Ruiz currently serves on the Branches Board of Directors. Since 2015, First Horizon Bank has contributed over \$20,000 to Branches' programs which serve low-income families and their children.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Brent McLaughlin
President & CEO

cc: First Horizon Bank via email at CRA@firsthorizon.com

11500 NW 12th Ave, Miami, FL 33168 | T: (305) 442-8306 | info@branchesfl.org | branchesfl.org

OUR MISSION | To serve, educate and inspire people through student, family and financial stability services in partnership with our communities.

MAIN CAMPUS:

1045 SUNSET BOULEVARD
WEST COLUMBIA, SC 29169
803-796-7525
REVEREND DR. CHARLES B. JACKSON, SR.
Senior Pastor



NORTHEAST CAMPUS:

1203 SUMMIT PARKWAY
COLUMBIA, SC 29229
803-753-0610
REVEREND DR. CHRIS LEEVY JOHNSON
Campus Pastor

**THE CHURCH THAT GLORIFIES
GOD AND EDIFIES HUMANITY**

April 13, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte,

It is my good pleasure to write this letter in support of TD Bank and in recognition of the relationship that Brookland Baptist Church and the Brookland-Lakeview Empowerment Center have with TD Bank. We have been working with and have received support from TD Bank in Columbia, SC since 2004.

I have been blessed by God to serve as pastor of Brookland, which was founded in 1902, for fifty-one years. During our pastorate, we have emphasized the importance of not only serving the members of our church but assuring we provide programs and services that meet the daily needs of the community-at-large. To put into action this commitment, since 2005 we have completed the construction of a 58,000 square-foot Community Resource Center comprised of a Child Care Academy, Health and Wellness Center, Banquet and Conference Center, and a 16,000 square-foot state-of the art Youth and Teens Center.

Additionally, in 2008, we opened the Brookland-Lakeview Empowerment Center (BLEC), an ongoing project to renovate an 84,000 square-foot former high school. Our goal is to improve the availability and accessibility to services for individuals in the surrounding communities comprised mostly of low-to-moderate income families. The BLEC houses Senior, Youth, Human, Wellness and Educational and Entrepreneurial programs. Over 80% of persons utilizing the services of the BLEC are not members of the Brookland Baptist Church.

I am pleased to say TD Bank has been a committed and active partner since 2004 providing loan capital for our major building projects as well as grant capital yearly to the BLEC through its charitable giving arm, the TD Charitable Foundation. Accordingly, on behalf of Brookland Baptist Church and Brookland-Lakeview Empowerment Center, I support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any questions or provide any additional details. You may reach me at 803-744-7903.

Sincerely,

Pastor Charles B. Jackson, Sr.
Senior Pastor



March 31, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106

Sent via email to: comments.applications@phil.frb.org

Mr. Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173

Sent via email to: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire **First Horizon Bank**

Broward Housing Solutions' (BHS') primary focus is to provide quality, permanent, and affordable housing opportunities to meet the needs of lower income or homeless people who also have mental illness.

Support from **First Horizon Bank** has enabled BHS to address the serious social issues surrounding homelessness by providing affordable housing. Additionally, **First Horizon Bank** aided BHS in concentrating on two (2) major barriers to health and wellbeing for our community's vulnerable individuals: **Stable Housing** and **Health Management**. Because of **First Horizon Bank**, Broward County is a better place.

To Whom It May Concern:

Since 2018, **First Horizon Bank** has been a valued and supportive partner of BHS' mission, vision and core values. Fiercely committed in helping us make a difference, **First Horizon Bank** leaves no stone unturned in helping us address homelessness with affordable housing.

First Horizon Bank's generous contributions coupled with board member involvement of two (2) passionate volunteers, Ms. Cecilia Stagg and Mr. Lloyd Plummer, our 501(c)3, nonprofit organization continues providing affordable housing for our 405 low-income or homeless residents who struggle with mental illness. Sincerely appreciative of our collaborative partnership with **First Horizon Bank**, BHS makes a significant impact, each day, on the high-risk people whom we are privileged to serve. BHS' affordable housing programs include: **Home for the Brave** (homeless veterans); **Youth Solutions** (young adults aging out of foster care); **Samaritan** (homeless, unaccompanied adults); **Broward II** (homeless families), and most recently with a multi-family acquisition, **Senior Solutions** (homeless seniors aged 55 and older).

Should you have any questions, please reach out to me at: 954-764-2890 or LisaV@BrowardHousingSolutions.org

Warmly,

Lisa Vecchi, MBA
President and CEO

cc: **First Horizon Bank** via email at CRA@firsthorizon.com

Letter to Support TD Bank Acquisition of First Horizon Bank

April 18, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

Please accept this note in support of TD Bank (TD) and in recognition of the relationship that Byte Back has with TD Bank. We have been working with TD Bank in Washington DC for nearly half a decade.

Byte Back exists to close the digital divide by providing under-resourced communities an equitable pathway into the digital economy. Since 1997, we have been transforming lives through transformative digital advocacy, digital literacy, and tech certification training. Our programs have helped thousands of adults, from Veterans to returning citizens, gain access to career opportunities in the tech industry and learn entrepreneurial skills, and personal & professional development.

With TD Charitable Foundation's help, we have been able to expand our footprint into the Baltimore, Maryland. TD Bank invested nearly \$1,000,000 3 years ago and we have grown 2x since that time. We are now the premier tech certification and digital literacy trainer in Baltimore and the surrounding areas.

On behalf of Byte Back, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at JoePaul@ByteBack.org or (202) 846-6907.

Sincerely,

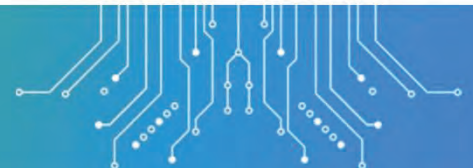


Joe Paul
Chief Executive Officer
Byte Back



Byte Back 899 North Capitol Street NE, Suite 850
Washington, DC 20002

(202) 529-3395
www.byteback.org





A Ministry of the Hospitaller Order of St. John of God

April 7, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

We are writing today in support of TD Bank (TD) and in recognition of the relationship that Camillus House, Inc. has with TD Bank. We have received support from TD Bank in Miami, FL since 2012.

Since its founding in 1960 to feed and welcome homeless Cuban refugees and other poor Miamians, Camillus House has evolved into one of the largest providers of homeless housing and services in the community. We offer comprehensive and systemic care for the poor and homeless.

TD's steady support over the past 10 years includes financial support, volunteer hours, and board leadership (Ernie Diaz and Nick Miceli) as well as TD Charitable Foundation grants. Their partnership was instrumental to Camillus House's successful move to a new campus. TD has also consistently been critical to the success of our special events fundraising, workforce development programming, veterans programming, and financial literacy classes.

On behalf of Camillus House, we are pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let us know if we can answer any questions or provide any additional details. You may reach us at our below-provided contact information.

Sincerely,

Hilda M. Fernandez
CEO, Camillus House
1603 NW 7th Ave.
Miami, FL 33136
305.374.1065, ext. 308
hfernandez@camillus.org

Paul Lowenthal
Chairman, Camillus House Board of Directors
1603 NW 7th Ave.
Miami, FL 33136
305.970.3485
paulowenthal@camillus.org

HOPE IS WHERE THE HEART IS

1603 NW 7th Avenue, Miami, FL 33136 | Tel 305.374.1065 | camillus.org



Candlelighters.

CHILDHOOD CANCER FAMILY ALLIANCE

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Kris Vallee

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Mary Helmreich

Harvey Zinn, Jr.

April 20, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Candlelighters Childhood Cancer Family Alliance, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Candlelighters and its mission to provide emotional, educational, and practical support to families of children with cancer in Houston, Texas, and the surrounding areas. With First Horizon's support, we have been able to continue and grow all of our programs for Candlelighters families, including our annual family camp – Camp CLIFF with a sponsorship in 2019 & 2020; our Fall Festival family event with a sponsorship in 2016; and our Adopt-A-Family holiday gift giving program with a sponsorship in 2020. To the best of our knowledge and our records, First Horizon has also supported our mission by sponsoring and participating in fundraising events such as our Fun Walk event since 2010; our Tee It Up Golf Tournament from 2011 – 2014; our Margarita Taste Off event held by our Young Professionals Group since 2017; and our Break a Clay for Candlelighters clay shoot event in 2021, all of which has helped us to raise the necessary funds for our services, such as parking assistance, meal passes, grocery and gas cards, toiletries, support group meetings, and more.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Lynn Wheeler
Executive Director

cc: First Horizon Bank via email at CRA@firsthorizon.com



CAPE COD HEALTHCARE

April 13, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

Re: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte:

We are writing today in support of TD Bank (TD) and in recognition of the relationship that Cape Cod Healthcare, Inc. ("CCHC") has with TD Bank. We have worked with Vicki Woodward from TD Bank in Boston, Massachusetts on a number of tax-exempt financing and commercial loan matters for several years now.


CCHC is an independent, non-profit health care delivery system, providing a wide range of health care services to Cape Cod residents/visitors. We operate the Cape's only two acute care hospitals and are the region's largest employer (of approximately 5,500 individuals). Our annual revenues are just under \$1B and we are A-rated by both S&P and Fitch.


Most recently, we worked very closely with Vicki Woodward and TD Bank to restructure all of our debt under a consolidated Master Loan & Trust Agreement. We made the decision to consolidate our debt with TD Bank because of their active support of CCHC and its community-based mission, the very favorable loan terms offered to us by their tax-exempt division, and our history of working closely with them, through good financial times and those more challenging for us. They have always been here for us when we needed them and their commitment to our services and community has always been unwavering.

On behalf of Cape Cod Healthcare, Inc., we are pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects going forward.

Please let us know if we can answer any questions or provide any additional details. You may reach us at the direct telephone numbers listed below.

Sincerely,


Michael G. Jones
Senior Vice President & Chief Legal Officer
(508) 862-5070


Richard W. Silveria
SVP & Chief Financial Officer
(774) 470-5537



April 12, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
SENT BY EMAIL TO: comments.applications@phil.frb.org

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, NY 10173
SENT BY EMAIL TO: LargeBanks@occ.treas.gov

Casa Familia, Inc. is a nonprofit 501(c)(3) in Miami-Dade County, Florida. We are dedicated to creating sustainable, enriched and affordable housing communities, with enriched features, amenities and services designed to benefit adults with intellectual, developmental and other related disabilities. It is anticipated that we will break ground on the Village of Casa Familia, our first phase, later this year and upon completion we will provide housing for up to 60 individuals in 50 one- and two-bedroom apartments. In addition, there will be a state-of-the-art community center and other features that will encourage community engagement among the residents. This will be the first project in the South Florida community and one of only a few in the State of Florida.

First Horizon Bank has been an instrumental supporter of our project, by providing us financial support through their grant program. They have also been an invaluable asset to our community overall through their staff commitment to support nonprofits in our community. In addition, TD is another financial bank with a strong presence in our community and commitment to making our community a better place to work and live. We feel that with the joining of these forces, there will be an even greater positive impact on our community, especially as it relates to supporting our affordable housing needs.

We are also honored to have Erbi Blanco-True, Community Development Manager for Florida, as a member of our Board of Directors, who serves on our Executive Committee as our Treasurer. She has gone above and beyond in providing her time, expertise and knowledge which has been instrumental in the success of the organization.

Should you need any additional information or have any questions, please contact me.

Sincerely,

Dr. Anay Abraham
Executive Director

Cc: CRA@firsthorizon.com:

Dedicated to creating sustainable, enriched and affordable housing communities, with features, amenities and services designed to benefit adults with intellectual, developmental, and other related disabilities

**1550 Douglas Road
Suite 280
Coral Gables, FL 33134**

Catholic
Charities
Diocese of Nashville

Catholic Pastoral Center 2806 McGavock Pike Nashville, TN 37214
OFFICE 615-352-3087 cctenn.org

April 20, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Catholic Charities, Diocese of Nashville, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Catholic Charities, Diocese of Nashville and our mission to provide Love, Hope and Healing to those in need in Middle Tennessee. With First Horizon's support over the past three years, we have been able to provide valuable financial education and relieve hunger burdens within our community. They are a valuable partner that continues to support our programs.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,



Judy K. Orr
Executive Director

cc: *First Horizon Bank via email at CRA@firsthorizon.com*



April 6th, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Catholic Charities of Acadiana, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Catholic Charities of Acadiana and our mission to serve those who are experiencing hunger, homelessness, and poverty in and around Lafayette, LA. With First Horizon's support, we have been able to ensure that 400,000 fresh meals and 26,000 supplemental food bags were distributed to those who were experiencing hunger. We also provided the safety of emergency shelter for 171 individuals and 30 families who had entered the trauma of homelessness. Thanks to our community partnership with First Horizon, we also addressed the critical needs of thousands who had survived Hurricane Laura, Hurricane Delta, and Hurricane Ida, all three making landfall in South Louisiana in 2020 and 2021.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly Boudreaux".

Kim Boudreaux
CEO
Catholic Charities of Acadiana

cc: *First Horizon Bank via email at CRA@firsthorizon.com*

Caring for the sacred gift of all human life, especially the most vulnerable.

PO Box 3177 Lafayette, LA 70502 | (337) 235-4972 | www.catholiccharitiesacadiana.org



245 N.E. 4th Street
Room 3704-10
Miami, FL 33132

T: 305.237.3051

F: 305.237.7587

claguna@mdc.edu

www.cftintl.org

April 13th, 2022

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor, New York, New York 10173
Email: LargeBanks@occ.treas.gov
RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that the Center for Financial Training International (CFT) has with TD Bank. We have been working with and have received support from TD Bank in Miami, Florida, Camden, NJ and Hartford, CT. TD representatives also sit on the CFT board of directors and advisory committees for the past 10 years.

CFT International is dedicated to providing professionally administered educational and training programs that will continually meet the needs of the financial services industry, its workforce and communities. CFT International focuses on helping low to moderate income students by offering a variety of programs that elevates education and opportunities in the financial services industry.

TD has shown their continuous support to CFT and its community outreach programs. One of those many programs being the Future Bankers and Financial Professionals Camp (FBC). The Future Bankers and Financial Professionals Camp is designed to motivate and tap into the talent of high-achieving minority students from low-income areas, providing them a clear and promising career path in the financial services industry. It is a collaborative effort of the Center for Financial Training International (CFT), local community colleges, universities, school districts and financial services institutions. Having more financial professionals integrated into minority communities is a critical step for developing economic self-sufficiency for all minorities, not just those who enter the industry. Through better understanding, they are able to reach out to other minority families and assist them in implementing methods needed to get ahead. This tremendously successful program benefits not only the students but the community and the industry, as well. TD bank has also supported CFT's financial literacy program called "Students Teaching Students. This program focuses on college students presenting important topics like budgeting, savings, and credit to their peers.

On behalf of CFT, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any questions or provide any additional details. You may reach me at claguna@mdc.edu or 305.237.3051.

Sincerely,

Connie Laguna
President & CEO



Board of Directors

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President

Melanie Garman
Vice President

Marco Tejada
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Thomas Dorsey
Secretary

Directors:
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Maria Villacampa
Chief Financial Officer

Jorge Barrios
Director of Construction

Barbara Cesar
Director of Education

Marvin Diaz
Property Manager

Bill Sevilla
Director of Community
Development and Asset
Building



April 15, 2022



Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that **Centro Campesino** has with TD Bank. We have been working with and have received support from TD Bank in South Florida, Miami Dade County, Florida since 2012.

Centro Campesino empowers families and strengthens communities by providing affordable housing, homeownership support, and economic and educational opportunities in South Florida. Ana Castilla, TD Bank's Community Development Manager is the Centro Campesino Board President, and we engage with several TD Bank representatives.

In the last few years, TD Bank has partnered with Centro Campesino by participating in our HUD certified Homeownership Courses and in our Banking Literacy community sessions. The TD Charitable Foundation provided a grant to support our financial literacy work, and TD Bank has sponsored Centro Campesino's application to the Federal Home Loan Bank to support affordable housing.

On behalf of Centro Campesino, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at jmartinez@ccfcfl.org, or directly at my office at 305-245-7738 Ext: 228.

Sincerely,

John Martinez
Executive Director

CC: Ana Castilla, Florida Regional Community Development Manager

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov


**Charleston Metro
Chamber of Commerce**
4922 O'Hear Avenue, Suite 101
North Charleston, SC 29405
www.charlestonchamber.org
843.577.2510

RE: TD Bank, NA to acquire First Horizon Bank

Thursday, April 21, 2022

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Charleston Metro Chamber of Commerce has with TD Bank. We have been partnering with TD Bank in Charleston, South Carolina since 1994.

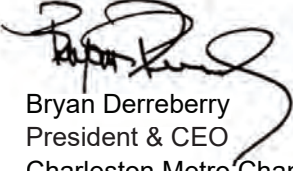
The Charleston Metro Chamber is a membership organization, 1,600 members strong, serving as a collective voice to drive solutions for a thriving community. We work each day for our members, each of their employees and our entire community to ensure we have a healthy business environment. We tackle the toughest regional challenges like housing attainability, infrastructure and bridging the talent gap, while creating exclusive access, networking and leadership opportunities to grow businesses and employees.

TD Bank continues to invest in our region and its leaders through their generous financial sponsorships and volunteer engagement in our community development offerings. Their support of our Diversity, Equity & Inclusion Annual Conference, Metro Leadership Visit, Annual Member Celebration and Leadership Charleston have been a catalyst in advancing our prosperous business environment and creating a better, more equitable place to live, learn and earn. TD Bank's leaders and staff remain active on our Board of Directors and attentive to our region's challenges and accomplishments. They engage in our Annual Legislative Reception, Economic Outlook Conference and monthly webinars and programming that help shape and develop both their employees, their organization, and the Charleston Metro Area.

On behalf of the Charleston Metro Chamber of Commerce, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at bderreberry@charlestonchamber.org or 843-805-3100.

Sincerely,


Bryan Derreberry
President & CEO
Charleston Metro Chamber of Commerce





April 7, 2022

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Church Health, a 501(c)3 non-profit organization in Memphis, TN, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Church Health and our mission for more than 30 years. As a faith-based health not-for-profit, Church Health commits every day to making the highest quality health care accessible to Memphians facing social and economic challenges. With First Horizon Foundation's support, we have been able to conduct over 61,000 patient visits over the last year. One hundred percent of Church Health patients are low to moderate income. More than 80% live at or below 200% of the federal poverty line. The actual cost for a single visit is \$225, yet Church Health patients may only pay 10-25% of that, and First Horizon's contributions have allowed us to treat even more patients because of their generosity.

We also appreciate our banking relationship with First Horizon. We have obtained a line of credit from First Horizon that ensures our financial stability. And, during the pandemic, First Horizon made the PPP application and forgiveness process easy for us.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission through counsel, financial contributions, and volunteerism. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in black ink that reads "Jennie". The signature is written in a cursive, flowing style.

Jennie Robbins, Chief Financial Officer, Church Health
cc: *First Horizon Bank* via email at CRA@firsthorizon.com



April 6, 2022

Board of Directors

President

Felicia Jacques

Vice Presidents

Andrew DeFranza

Leslie Reid

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Angie Liou

Kathy McGilvray

Olivia Richard

Amarillys Rodriguez

Dr. Megan Sandel

Chief Executive Officer

Rachel Heller

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte:

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Citizens' Housing and Planning Association (CHAPA) has with TD Bank. We have been working with and have received support from TD Bank in Massachusetts for many years.

CHAPA is the umbrella organization for affordable housing and community development activities in Massachusetts. Our mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development. We work with a broad array of stakeholders, including lending institutions, developers, affordable housing providers, government officials, and others to accomplish this.

TD Bank has been an active participant in CHAPA's activities and both the Bank and the Charitable Foundation have generously supported our work throughout the years. In particular, TD Bank and the Charitable Foundation have funded and been active in the Massachusetts Homeownership Collaborative, an initiative managed by CHAPA that ensures high-quality, effective homebuyer education for low and moderate income households by providing comprehensive training, technical assistance, and support to non-profit homebuyer counseling agencies, while also promoting an ongoing dialogue among lenders, homebuyer counselors, and others supporting homebuyer education.

TD Bank has also supported other activities of CHAPA's, including forums on fair housing and lending issues. In recent years, TD Bank's New England Regional Community Development Manager, Lisa Joyner, was appointed to CHAPA's Policy Leadership Council, which is comprised of leaders in the affordable housing field to advise CHAPA on policy priorities to increase affordable housing access and opportunities in Massachusetts.

Mailing Address: PO Box 961329, 31 Milk St Lobby, Boston, MA 02109

Physical address: One Beacon Street, 5th Floor, Boston, MA 02108

T (617) 742-0820 | F (617) 742-3953 | www.chapa.org



Page Two

On behalf of Citizens' Housing and Planning Association, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We regard them as a committed partner, and know they will continue their work in our community. CHAPAs look forward to working with them on additional projects in the future.

Please let me know if I can answer any questions or provide any additional details. You may reach me at kwiener@chapa.org, 617-618-5336.

Sincerely,

A handwritten signature in cursive script that reads "Karen B. Wiener".

Karen B. Wiener
Chief Operating Officer
Citizens' Housing and Planning Association



April 6, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of City Fields, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of City Fields and our mission to be a catalyst for change in Cleveland, Tennessee's most overlooked neighborhoods. With First Horizon's support over the past 4 years, we have been able to build and preserve affordable housing, and help low-moderate-income households with downpayment assistance and financial education.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Dustin Tommey
Executive Director
423-413-9311 (cell)
dustin@cityfieldscdc.com

cc: *First Horizon Bank via email at CRA@firsthorizon.com*

www.cityfieldscdc.com
1075 Blythe Ave. SE Cleveland, TN 37311



CITY YEAR MIAMI

44 W. Flagler Street, Suite 700
Miami, FL 33130

PHONE 786.406.7900
fax 786.406.7939

cityyear.org/miami

April 18, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that City Year Miami has with TD Bank. We have received support from TD Bank in Miami-Dade County since 2015.

City Year's mission is to build democracy through citizen service, civic leadership, and social entrepreneurship. It fulfills this mission by focusing on improving education outcomes with the goal of helping all students graduate from high school prepared for college and career success. To reach this goal, City Year unites highly motivated, young adult AmeriCorps members to serve as student success coaches in schools challenged by persistent inequity in our education system. City Year AmeriCorps members come from diverse ethnic, educational, and socio-economic backgrounds to engage in a year of full-time service, leadership development and civic engagement. All day, every day these young leaders serve as tutors, mentors and role models in systemically under-resourced schools to make a difference in the lives of children and youth.

City Year Miami is dedicated to improving educational outcomes for underserved students in Miami-Dade County. This year, City Year Miami is partnering with Miami-Dade County Public Schools to serve in 18 schools, where our AmeriCorps members support more than 4000 students, helping them stay in school and on track to graduate.

Over the last 7 years, TD Bank has supported City Year Miami through different opportunities that have helped us to deepen our impact and success. TD bank has hosted spaces to support financial literacy, professional development, and mentoring for our AmeriCorps members. These are all opportunities that help to enhance the benefits we offer our AmeriCorps members. Additionally, through local grant funding, TD Bank has supported our Elementary School Whole School Whole Child programming. This programming is the heart of our service and is the model for helping students stay on track to graduation. TD Bank employees have also engaged as volunteers for City Year Miami physical service events that we have planned and hosted to transform the physical spaces of some of our partner schools. Finally, TD Bank has further demonstrated a commitment to community and youth development through employee representation on our local advisory board. We are grateful for their constant partnership and advocacy.



NATIONAL STRATEGIC PARTNERS



NATIONAL PARTNERS





CITY YEAR MIAMI

44 W. Flagler Street, Suite 700
Miami, FL 33130

PHONE 786.406.7900
fax 786.406.7939

cityyear.org/miami

On behalf of City Year Miami, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at kvelazquezvargas@cityyear.org or (305) 978-9870.

Sincerely,

Karen Velazquez-Vargas
Vice President, Executive Director
City Year Miami



NATIONAL STRATEGIC PARTNERS



NATIONAL PARTNERS





April 5, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 18106
Email: comments.applications@phl.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Ave. Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Coalition For Kids, a 501©3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Coalition For Kids and our mission is to help kids grow in wisdom, and stature, and in favor of God and man in Johnson City, Tennessee. With First Horizon's support, we continue to provide afterschool tutoring, transportation, STEM lab experience, snacks, a hot meal every night and a summer program.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in blue ink that reads "Randy".

Randy Hensley
Executive Director
Email: rhensley@coalitionforkids.org



Mr. James W. Corkery
Assistant Vice President - Supervision,
Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

April 21, 2022

Subject: TD Bank, NA to acquire First Horizon Bank

To Whom It May Concern:

I am writing in support of TD Bank and its application to gain approval of its acquisition of First Horizon Bank. My organization, Coastal Enterprises Inc. (CEI), has collaborated with TD Bank for more than a dozen years and we have experienced firsthand the Bank's commitment to community development in Maine and New England.

CEI is a nonprofit community development financial institution headquartered in Brunswick, Maine. Our mission is to grow good jobs, environmentally sustainable enterprises, and more broadly shared prosperity in Maine by integrating financing, business and industry expertise, and policy solutions. We work closely with the small businesses we finance and advise to address operational, workforce, and environmental challenges, while deepening our impact in key industries, such as farming, aquaculture, and food manufacturing, that can contribute to building a more inclusive and environmentally sustainable economy. Our \$52 million loan portfolio is made up of more than 350 small business loans. We provided counseling and training to more than 3,600 individuals and families in 2020, recognizing that building assets and managing debt, as well as having a good job, are key ingredients for family financial security.

CEI works primarily statewide in Maine. Over the past 25 years we have also established subsidiaries that operate regionally and nationally, providing New Markets Tax Credit, venture capital, community solar and Opportunity Zone real estate financing.

The CEI family of enterprises has been fortunate to have received grants and investments from TD Bank and we are grateful for the strong relationship we have developed with our TD Bank colleagues, who have been helpful sources of advice and guidance. The following are examples:

- CEI has two outstanding loans from TD Bank that support CEI's small businesses lending across Maine: a \$5 million loan (\$500,000 balance) from 2015 and a \$4 million loan (\$392,857 balance) from 2016. We are in discussions regarding a new loan that we expect to close later this spring.
- TD Bank made a grant of \$100,000 to CEI early in the pandemic, which supported our capacity to respond quickly and advise Maine small businesses as they were forced to cope with loss of customers, workplace safety, closure of schools and child care centers disrupting worker schedules as well as whether and how to apply for sources of federal and state relief. In the first



two months of the pandemic, CEI business advisors held over 2,000 individual coaching sessions with small business owners—nearly double the number in a typical year.

- Since 2013, TD Bank has provided small grant support totaling \$65,000 for CEI's housing counselling and financial development programs. Over the past three years, these programs have helped 596 people with low incomes purchase homes, avoid foreclosure and/or remediate their credit scores, enabling them to preserve and build wealth.
- TD Bank invested just over \$2.1 million in CEI Ventures' first three funds, launched in 1996, 2001 and 2006. CEI Ventures is a CEI subsidiary making venture capital investments in growth-oriented companies in rural towns and small gateway cities across New England. All three funds returned capital and profit to TD Bank while supporting companies that created and sustained good jobs accessed by people with low to moderate incomes.
- Carl Kopfinger, a TD Bank senior vice president, has served on the CEI Ventures Investment Advisory Board for more than a decade. CEI Ventures' executive team values Carl's deep expertise on the banking sector and regional community development banking trends.

Finally, CEI is a longtime member of the National Community Reinvestment Coalition. We are pleased that the TD Bank team is engaging with NCRC as they develop a community benefits agreement as part of their merger process, and as a member of NCRC, CEI is participating in that process.

I would be happy to answer any questions that you may have about CEI's collaborations with TD Bank and can be reached at betsy.biemann@ceimaine.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Betsy Biemann", with a long horizontal flourish extending to the right.

Betsy Biemann
CEO, Coastal Enterprises Inc.

April 20th, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Community Reinvestment Alliance of Florida, a 501(c)3 non profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Community Reinvestment Alliance of Florida and mission to educate and train the community on the Community Reinvestment Act, provide partnerships and collaborations in Florida. With First Horizon's support, we have been able to assist our member organizations in affordable housing, small business assistance and community organization/involvement and continued support of our annual Summit.

Through our engagement with First Horizon, we know first hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Cornell Crews Jr
Executive Director Community Reinvestment Alliance of Florida
cornell@reinvestmentalliance.org cell: 786.266.1158 office: 954.622.4184
cc: *First Horizon Bank via email at CRA@firsthorizon.com*

CommonWealth Kitchen
196 Quincy Street
Dorchester, MA. 02121



April 15, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA acquisition of First Horizon Bank

Dear Mr. Almonte,

On behalf of CommonWealth Kitchen, I would like to convey my support of TD Bank (TD) and their planned acquisition of First Horizon Bank.

CommonWealth Kitchen is a Boston-based small business development organization on a mission to build a food economy grounded in racial, social and economic justice. To accomplish this mission, we invest in the capacity and collective power of diverse entrepreneurs to start and build food companies, connecting them to the education, training, infrastructure, and industry networks essential for success. Through this diverse business network, we're building a just, equitable, sustainable food economy where everyone can participate and prosper.

On average, CWK works with nearly 250 start-up and emerging food businesses across Eastern Massachusetts through our shared-use kitchens and business education programming annually. Over 75% of these businesses are owned by people of color, over 70% are women-owned, and over 80% are low/moderate income. CWK's shared-use kitchen facility, where start-up businesses can pay by the hour to use our fully equipped commercial kitchen, is located in the Grove Hall neighborhood of Dorchester, one of the lowest-income census tracts in the City. Our facility is typically home to 50 food businesses, including food trucks, caterers, bakers, and packaged goods companies, employing 150+.

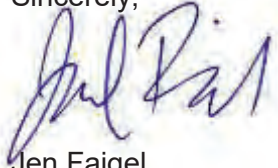
CWK began collaborating with the TD Bank team in early 2021, and received our first grant that same year. We're excited for the opportunity to deepen our partnership this year and beyond, both through continued financial support of our work, as well as through collaboration on our business education programming. For example, we have discussed with TD staff the idea of providing workshops to our extended food business community on financial literacy, credit repair, cash management, and preparing for business lending. We have also discussed volunteer support for our annual Friday Night Bites community celebration, our CWK Food Show, and on CWK's Board of Directors.

Based on my experience with the TD Bank team to date, and my understanding of their great work in our community, I am pleased to support TD Bank in their application to receive approval

to acquire First Horizon. I am confident that they will continue their good work in our community, and we look forward to working with them on additional projects in the future.

Please feel free to reach out if I can answer any question or provide additional details at jfaigel@commonwealthkitchen.org.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jen Faigel", is written over a light blue circular background.

Jen Faigel
Executive Director



Board Members

Aaron Shapiro
Retired Community Development
Director
Cumberland County
Board President

Chip Newell
Principal
The NewHeight Group
Board Treasurer

Gunnar Hubbard
Principal
Thornton Tomasetti
Board Secretary

David Birkhahn
Vice President
TD Bank

Elizabeth Boepple
Partner
Murray, Plumb, & Murray

Kalie Hess, Associate Director
The Partnership for Children's Oral
Health

Jan McCormick
Retired Affordable Housing
Investment Executive

Luc Nya
Mental Health Program Coordinator
OCFS/Corrections Liaison
Maine DHHS

Thomas Placek
Veteran's Healthcare Outreach
Community Organizer
Preble Street

Jennifer Putnam
Executive Director
Waban

Jennifer Rottmann
Deputy Director/CFO
The Genesis Fund

John Ryan
President
Wright-Ryan Construction

Bill Shanahan
Co-President
Evermorth

Kimberly Twitchell
Maine Regional President
NBT Bank

Staff Contacts

Cullen Ryan
Executive Director

Kyra Walker
Chief Operating Officer

Elizabeth Baranick
Asset Manager

Sarah Gaba
Occupancy Manager

Mara O'Shea
Compliance Manager

Jim Gwilym
Chief Financial Officer

Chris Harmon
Controller

Vickey Rand
Advocacy & Communications Manager

Brenda Sylvester
Development Officer

Bree LaCasse
Development Officer

Brian Kilgallen
Development Officer

Robyn Wardell
Development Associate

April 4, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

and

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Community Housing of Maine, or CHOM, has with TD Bank.

TD Bank is a key partner in affordable housing development in Maine. TD Bank steadily invests resources in tax credit syndication allowing for the development of Low Income Housing Tax Credit (LIHTC) affordable housing properties. LIHTC is the primary source of funding for affordable housing development in Maine and across the country. TD Bank is an outstanding collaborative partner and funder and is an active participant in planning, technical assistance, and problem solving around affordable housing development and operation. CHOM and other affordable housing developers in Maine would be unable to serve the most vulnerable citizens throughout the state were it not for TD Bank's solid commitment to invest in this type of housing.

CHOM's mission is to provide supportive housing and advocacy for homeless and special needs populations in Maine. CHOM is the largest supportive housing provider for homeless populations in the state. TD Bank has played a vital role in CHOM's efforts to fulfill its mission. CHOM doesn't expect to meet the affordable housing needs of all people in the state; it supports others in their efforts as well. TD Bank has established itself as a trusted ally and a champion for other affordable housing developers as well, working to ensure that people with low incomes, people with special needs, and people who have experienced homelessness across Maine have access to safe, stable, affordable housing in the community.

TD Bank's commitment to social good goes beyond financial investments. High level employees of TD Bank commonly serve as notable experts in the field and regularly volunteer to actively serve on Boards of Directors, committees examining complex social issues involving poverty, and to advise tax credit syndicators so projects can successfully serve the community. In this regard, TD Bank is far more than a bank; it is more like a team of professionals who purposefully spread out into the community to help other leaders think through complicated issues and to design and implement effective solutions. These professionals are collaborative community leaders themselves, giving back to the community in ways that go far beyond capital investments.



Specifically, since 2008, TD Bank has helped CHOM in the initial financing and ongoing support for at least five large projects, with funding including construction lending, syndicated LIHTC investments, a very significant EQ2 investment, and a Housing for Everyone Grant. The EQ2 investment itself was a game changer for CHOM, allowing the organization to achieve a greater level of financial stability through a major acquisition that produced cash flow which has since been used to dramatically further CHOM's mission. This funding has been key to the development and operation of many projects which collectively serve hundreds of individuals and families in more than 350 units from Portland to Brewer. Each of these projects has a supportive housing component allowing stable housing for people in recovery from substance use disorder, people with mental illness, and for people with intellectual/developmental disabilities. This housing has allowed people to be healthy, safe, stable, and included as part of their community.

On behalf of CHOM, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. TD Bank has been part of the foundation and fabric of CHOM for many years and we look forward to working with them long into the future. We know they will continue their commitment to the greater good of the community through their work in it, which has been outstanding

Please let me know if I can answer any question or provide any additional details. You may reach me at cullen@chomhousing.org or via phone at (207) 879-0347.

Sincerely,

A handwritten signature in blue ink, appearing to read "Cullen Ryan", is placed above the typed name.

Cullen Ryan, Executive Director



Administrative Support Center
901 N. Lake Destiny Road, Suite 400
Maitland, FL 32751
EmbraceFamilies.org

April 6, 2022

Mr. James W. Corkery
Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

We are profoundly grateful for the many years of staunch support that First Horizon Bank has provided to the work of Embrace Families, a 501©3 non-profit organization, on behalf of vulnerable Central Florida children and families. In particular, the Bank's involvement in our Cars for Kids in Foster Care program, which provides affordable car loans for current and former youth in foster care, has been an invaluable investment in the lives of these young people.

This program, which is seen as a transformative national model, would not be possible without the vision and direct involvement of our partners at First Horizon Bank. Whereas before youth in foster care, without the safety net of a traditional family structure, were at the mercy of lenders with predatory loan rates, this program provides an affordable path to securing a vehicle, while allowing them to build their credit history and accomplish their educational and career goals. Suffice it to say, this program directly changes lives for young people throughout the state of Florida.

Since 2015, Florida Horizon Bank / IBERIABANK has contributed annually to the risk management pool to assist youth in foster care (or those who became adults while in foster care) in financing a vehicle. The funds, along with a matching amount from Embrace Families, are used to secure a portion or all of the outstanding balances of vehicle loans from a reputable, mainstream lender (i.e., major car dealer, bank, credit union). Backed by the Bank's recurring contribution, each year we have been able to expand the car loan program to benefit additional youth. First Horizon team members also support our holiday gift drive that benefits children, teens and young adults in foster care, along with numerous other initiatives throughout the year.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission, and will be profoundly grateful to continue to earn this support. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in red ink that reads "Maureen Brockman".

Maureen Brockman
Vice President, Foundation



2001 Blue Heron Blvd. W.
Riviera Beach, FL 33404-5003
561.841.3500
cp-cto.org

April 8, 2022

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Housing Partnership, Inc., dba Community Partners of South Florida, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Community Partners of South Florida and mission to Change the Odds for Children and Families facing Social, Emotional and Financial adversity in Palm Beach County, Florida. With First Horizon's support, we have been able to administer a down payment assistance program throughout the State of Florida for over 10 years and our relationship remains strong.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

Gregory Demetriades
Chief Financial Officer

cc: *First Horizon Bank via email at* CRA@firsthorizon.com

[ChangingTheOdds](https://www.changingtheodds.org)

1501 Cherry Street
Philadelphia, PA 19102-1403
Tel: 215.564.6004
Fax: 215.564.1865



April 22, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the helpful relationship Community Ventures has with TD Bank. We have been working with TD Bank in Philadelphia, PA since 2017.

Community Ventures is a non-profit real estate developer, property manager, and supportive services provider in Philadelphia. Our mission is to work in partnership with neighborhood-based organizations to improve communities and to increase the supply of affordable housing. Where possible, Community Ventures continues to work with its locally-based partners over a long period. Community Ventures has developed over 480 units of affordable housing in Philadelphia and currently manages over 280 affordable rental units.

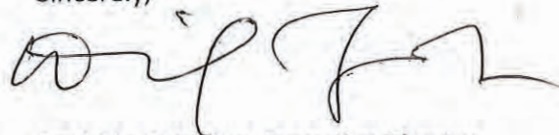
TD Bank has been a great partner for Community Ventures (CV). TD Bank purchased tax-exempt bonds, provided a \$7.3 million construction loan and equity via a syndicator for our Susquehanna Square project, which is a 37-unit new-construction Low Income Housing Tax Credit (LIHTC) project that was completed in 2021. Additionally, Susquehanna Square received a \$125,000 grant through the TD Charitable Foundation, and TD Bank supported our application to the Federal Home Loan Bank of Pittsburgh, which provided a \$750,000 grant to the project. All of the TD employees that we worked with throughout the project were knowledgeable and supportive and worked with us through the many challenges and changes that occur when developing affordable housing during a pandemic.

We had such a positive experience working with TD Bank that we have recently chosen to work with them again on our next affordable housing development, Old First House. Old First House is a mixed-use 34-unit permanent supportive housing development with ground floor commercial and Church office space in the Old City neighborhood of Philadelphia. For this project, TD has committed to provide a \$10 million construction loan along with LIHTC equity via a syndicator. They are also supporting our application to the Federal Home Loan Bank of Pittsburgh for additional grant dollars.

On behalf of Community Ventures, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at 215-564-6004 x101 or dlafontaine@community-ventures.org

Sincerely,

A handwritten signature in black ink, appearing to read "David La Fontaine". The signature is fluid and cursive, with a large initial "D" and a long, sweeping underline.

David La Fontaine, Executive Director



Cooperative for Human Services Inc.

A passion for what's possible

April 22, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

and

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that Cooperative for Human Services Inc. (CHS) has with TD Bank. We have been working with TD Bank in Burlington, MA since approximately 2004.

Cooperative for Human Services mission is to protect, expand, and promote the rights and dignity of all people with disabilities and to empower, support, and expand the knowledge, skills, and the capabilities of the people served to direct and live full and meaningful lives. CHS has been in existence since 1981 and provides supports and services to adults with intellectual, cognitive, and other related developmental disabilities. We serve over 400 individuals and employ almost 500 full and part time staff.

My name is Glen Chaney and I am the CFO here at CHS. Myself and our President/CEO Kevin Leahy have worked closely with Anne McCormack, TD Senior Banking Relationship Manager for most of the time of our banking relationship with TD Bank.

TD Bank has been helpful to the growth and stability of our Organization in many ways over the years, making a difference in the lives of the people we serve. Anne McCormack, on behalf of TD Bank worked with us setting up a system where we could open accounts for those individuals we are representative payee for with the Social Security Administration and where we could both track their account activity in a straight forward fashion but could also pay their expenses electronically. Through these accounts and the branches we work with they made banking for individuals with developmental disabilities not only possible for people in our services, but did so in a supportive and friendly environment.

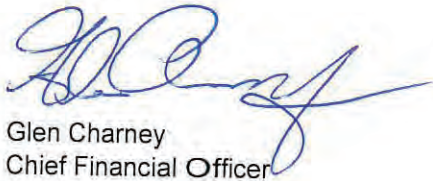
TD Bank has also been very supportive of CHS in providing capital for real estate needs and extending a line of credit. The Cooperative is forever grateful of the assistance provided in securing our PPP loan and the subsequent forgiveness of that loan through the SBA.

Finally TD Bank has been very charitable with their time and has volunteered at our organization. TD Bank helped during a craft day with individuals we served and also read to several individuals during a volunteer event, a time that was most enjoyed by those served by CHS.

On behalf of Cooperative for Human Services, Inc., I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at gcharney@cooperativeforhs.org or (781) 538-4626 x1216..

Sincerely,



Glen Charney
Chief Financial Officer

From: Tom Shoemaker <tshoemaker@crphs.org>
Sent: Monday, April 25, 2022 3:46 PM
To: comments.applications@phil.frb.org; CCO Large Banks
Cc: Brandon, Geoffrey
Subject: [EXTERNAL]Support for TD Bank

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I have been affiliated with TD Bank for the last 21 years - first as an employee of the bank and now working for Cristo Rey Philadelphia High School, which is a customer of the bank and a Not-For -Profit that receives support from the bank. Cristo Rey Philadelphia HS is a private school that provides a college prep education for low income students. Our average family of four has an income of \$41k. 100% of our students get accepted into college and they are graduating college at a rate that is 4 times higher than their socio-economic peers.

I can tell you that TD truly believes and lives its Mission Statement of Improving the Lives of its Customers, Colleagues and Communities. TD has consistently shown this support for their communities by funding millions of dollars to hundreds of local NFP's through their foundation; and for their colleagues by not laying off any staff during the pandemic.

TD showed this care and support for its customers and communities during the pandemic when they led the Philadelphia area in PPP loans for small businesses. This was possible because they involved their front line staff in dealing with PPP loan requests and handling the forgiveness process. This unique approach gave customers the confidence they needed to work through a totally foreign process - thereby allowing them to obtain funds they used to keep their employees on the payroll and helping the local economy.

Thank you and please feel free to reach out to me with any questions.

Sincerely,
Tom

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Tom Shoemaker
President, CEO
Cristo Rey Philadelphia High School
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