



April 22, 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

Dear Mr Almonte

The Center for Human Development Inc. is a large Social Services Agency located in Springfield Massachusetts. The Center for Human Development provides services to about 25,000 people per year in Massachusetts and Connecticut. The agency provides Mental Health, Substance Use and a variety of social services to children, families and elders in two states. Center for Human Development is the largest social services agency in the region. The agency employees over 2,000 people and has revenue of \$130,000,000 per year.

TD Bank has been a valued partner to CHD for decades. TD and CHD have worked together for decades in providing services and meeting the needs of the people of Western Massachusetts and Connecticut. This exceptional partnership has allowed CHD to grow and thrive as a successful company allowing it to meet the critical social needs of many communities.

TD has been our primary bank for 30 years. This relationship has facilitated the purchase of scores of properties that allow CHD to serve its many constituencies. TD bank has effectively handled all of our banking needs and done it collaboratively and efficiently. The staff have been wonderful to work with and this partnership has been a major factor in our company's success.

TD Bank provides exceptional service, is very responsive, and has certainly made us feel that our banking needs are a priority. We at CHD feel strongly that TD Bank would be an asset to any community that is serves'

Thank You

Jim Goodwin  
President, CEO  
Center for Human Development  
Springfield, Massachusetts 01107



April 5, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 the Dallas Symphony Association, 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 the Dallas Symphony and its mission to inspire and change lives through musical excellence in Dallas, TX. With First Horizon's support, we have been able to provide music education, instruments, performance, and mentorship opportunities at no cost to low-income students and families in Southern Dallas through our Young Musicians 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 black ink that reads "Sarah Whitling". The signature is written in a cursive, flowing style.

Sarah Whitling  
Director of Institutional Giving

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



**DAN MARINO  
FOUNDATION**

☎: 954.368.6000

400 North Andrews Ave.  
Fort Lauderdale, FL 33301

April 21, 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](mailto: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 and in recognition of the relationship that the Dan Marino Foundation has with TD Bank. In 2019, we received a grant from the TD Charitable Foundation. This funding supported the development of a new financial literacy program which provides free lessons available to all, but specifically designed for individuals with disabilities, with the goal of providing everyone the opportunity to more successfully and independently navigate their lives and personal finances.

Founded by Dan and Claire Marino shortly after their son, Michael, was diagnosed with autism in 1992, the Dan Marino Foundation has a long and distinguished history of life-changing programs and services, with the mission to "empower individuals with autism and other developmental disabilities." The Foundation has raised more than \$91 million to create and support unique and impactful initiatives. Among these are the Nicklaus Children's Hospital Dan Marino Outpatient Center, the Marino Autism Research Institute, Marino Adapted Aquatics, and the Marino Campus accredited postsecondary school. Utilizing technology as a game-changer, the Foundation is at the forefront of initiating award-winning technologies, utilizing virtual and mixed reality to support individuals in employment and social skills that lead to independence and a brighter future.

On behalf of the Dan Marino Foundation, 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 [mpartin@danmarinofoundation.org](mailto:mpartin@danmarinofoundation.org) or 954.368.6013.

Sincerely,

Mary Partin  
Chief Executive Officer

[DanMarinoFoundation.org](http://DanMarinoFoundation.org)

The Dan Marino Foundation, Inc.-a Florida non-profit corporation



## Delaware Council on Economic Education

P.O. Box 885, Newark, DE 19715

**Carlos J. Asarta (President & Secretary)**  
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**Tim Boulden**  
Boulden Brothers

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**Kevin A. Worst**  
BNY Mellon Wealth Management

**Richard M. Wright**  
WSFS Bank

April 4, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106

### 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 relationship that the Delaware Council on Economic Education (DCEE) has with TD Bank. We have received volunteer support from TD Bank since 2008; we have received annual financial support for Delaware programming since 2013.

The DCEE believes that all students, regardless of zip code or socioeconomic standing, need to be well grounded in financial and economic content. Related knowledge and skills are essential for a financially sound future. Accordingly, the DCEE's state-wide programming promotes the teaching of economics and personal finance to students in grades K-12. Several programs specifically target schools in which a significant number of low-to-moderate income (LMI) students are enrolled. Ensuring that teachers are properly outfitted to effectively deliver this type of education-- both early and throughout the K-12 experience-- increases the likelihood that students will graduate with the tools needed to one day enjoy a higher standard of living.

One such DCEE-supported program that delivers this critical instruction to Delaware students, beginning at a young age, and which requires the help of over 200 area bank volunteers annually is Teach Children to Save Day (TCTSD)-- part of a nationwide financial literacy effort working to educate elementary school students on the importance of saving as the basis for future financial security.

TCTSD draws volunteers from 75% of Delaware's banks. TD is always represented among those partners. This year, volunteers are scheduled to teach 7,200 students in 65 different elementary schools throughout the state. At the start of each TCTSD event, Delaware's Governor signs a proclamation, highlighting the importance of saving and inviting both bankers and teachers alike to participate, stressing that the ethic of saving should be instilled early. TD Bank is committed to TCTSD and to similar community investment programs that focus on education and financial literacy priorities, encouraging their employees to volunteer for this particular program since 2016.

Because TD Bank is as committed to adult financial literacy as it is to related K-12 education, they have previously partnered with DCEE to co-produce parent and family nights in schools through the Personal Finance Academy (PFA). In addition to providing annual funding for PFA student- and teacher-training programming, TD provides volunteers who offer lessons to parents. While their children participate in evening in-school math and personal finance games, parents attend TD volunteer presentations to help families manage their finances more successfully. Topics that volunteers present on include Building and Maintaining Great Credit, Breaking the Paycheck to Paycheck Cycle, and Protecting Your Identity. As part of this program, TD has also sponsored visits by the Food Bank of Delaware's mobile pantry so that parent night participants could also receive free fresh produce and assorted food and non-perishables.

We appreciate TD Bank's commitment to both Teach Children to Save Day and the Personal Finance Academy and commend them for demonstrating a lasting and outstanding commitment to related K-12 teacher training and student programming throughout Delaware.

Additionally, TD SVP Regional Vice Presidents for Delaware have served as board members for the Delaware Council on Economic Education, first offering their leadership in November of 2008. Currently Lisa Kirkwood serves as DCEE's Vice Chair, first joining the DCEE Board in 2017. Under her leadership, TD remains a visible and dedicated advocate for K-12 personal finance education, encouraging employee volunteer involvement in personal finance, economics, and entrepreneurship educational programs for Delaware students.

On behalf of the DCEE, I am delighted to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their outstanding 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 phone me at 302-831-4868 or email me at [asarta@udel.edu](mailto:asarta@udel.edu).

Sincerely,



Carlos J. Asarta, PhD.  
President, Delaware Council on Economic Education  
Professor of Economics, University of Delaware



dr. phillips center  
FOR THE PERFORMING ARTS

155 e. anderson street  
orlando, florida 32801  
p 407 839 0119  
f 407 839 0116

April 6, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Dr. Phillips Center for the Performing Arts, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon is a valued partner of Dr. Phillips Center for the Performing Arts and vision to provide Arts For Every Life® in Orlando, Florida. First Horizon's contribution helped fund holistic year-round programming that our education department provides to residents across eight Florida counties to build a sustainable pipeline for Central Florida youth to access the competitive performing arts market in Central Florida.

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,

*Ariana Cooper*

Ariana Cooper  
Partnership Activations Manager

## Board of Directors

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Lauren Levicki Courville

April 1, 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 Dress for Success Houston, 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 Dress for Success Houston and its mission of empowering women to achieve economic independence by providing a network of support, professional attire, and development tools to help women thrive in work and life in the greater Houston community. With First Horizon's support, we have been able to provide life-changing resources to achieve a new start and long-term employment for over 1500 women.

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,



Kelly Moneyhan  
Director of Development

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

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 the East Orlando Chamber of Commerce (EOCC) has with TD Bank. TD Bank joined and made an investment in the Chamber as Diamond member in 2021.

The East Orlando Chamber of Commerce represents Central Florida's powerful high-technology and state of the art healthcare corridor covering over 440 square miles of eastern Orange County in Florida. Since 1946, the East Orlando Chamber has been a leader in business advocacy, community engagement and regional connectivity. We help to create a positive business climate in the region through leadership development, community involvement, networking opportunities, educational programs and more!

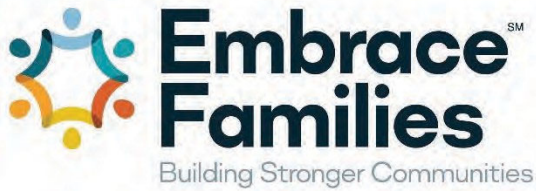
Since becoming a member, TD Bank has been engaged by celebrating the opening of two new branches in the Chamber's service area: the University location, close to the University of Central Florida, and in Lake Nona. Bank representatives immediately joined our Real Estate Council. Erich Maschhoff, Regional Vice President of the Greater Orlando Market, participated on a panel for a realtor and property professional breakfast, as an expert discussing the current and future trends in commercial real estate. Erich was also elected to serve on the Chamber's Board of Directors for the 2022 and 2023 terms. His insights and relationships in the community are an asset for our organization. Justin Walsh and Rosa Ruiz, Store Manager's, have been continually active and visible at various Chamber events representing TD Bank and always volunteering to assist with set up and tear down. The bank representatives are out in the community forming relationships and building brand recognition.

On behalf of the East Orlando Chamber of Commerce, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. I look forward to TD Bank's continued engagement as a stakeholder in the community and with the Chamber. Please let me know if I can answer any questions or provide any additional details. You may reach me at Andrew@eocc.org or 407-277-5951.

Sincerely,  
  
Andrew Cole  
President/CEO

**TRUSTEES**





Administrative Support Center  
901 N. Lake Destiny Road, Suite 400  
Maitland, FL 32751  
[EmbraceFamilies.org](http://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](mailto: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](mailto: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 cursive script, appearing to read "Maureen Brockman", written in a reddish-brown ink.

Maureen Brockman  
Vice President, Foundation



Exceeding Autism  
340 N Sam Houston Parkway E  
Suite A100P  
Houston, TX 77060  
281-726-7041

April 5, 2022

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

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**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 Exceeding Autism, 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 Exceeding Autism and mission to empower, engage and educate the community about the prevalence of Autism Spectrum Disorder amongst our youth in Houston, Texas. With First Horizon's support, we have been able to provide financial support and resources to those families and individuals connected to our programs who are living daily with an autism diagnosis.

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,

**Netra D. Ford**  
Founder & Executive Director  
Exceeding Autism

Exceeding Autism is a 501(c)(3) organization. Our programs provide support to individuals and their families on the autism spectrum. We work within the Greater Houston area to provide essential resources and guidance as they navigate life on the spectrum. The goal of Exceeding Autism is to cultivate ability through engagement, education and empowerment. For more information, you can contact us directly at the number listed above or at [exceedingautism@gmail.com](mailto:exceedingautism@gmail.com).



**Exodus Homes \* Exodus Works**  
**P.O. Box 3311 Hickory, N.C. 28603**  
**828-324-2390 Office**  
**324-7983 FAX**  
[www.exodushomes.org](http://www.exodushomes.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

April 4, 2022

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

It is my pleasure to send this letter of support for First Horizon Bank for their many years of generous support for Exodus Homes, a 501 © 3 non-profit organization. We are deeply grateful for the committed partnership with First Horizon that has spanned over 25 years and helped us accomplish our mission to provide faith-based supportive housing for homeless recovering people returning to the community from treatment centers and prison in Hickory, NC.

First Horizon has partnered with us in purchasing many of our properties by providing down payment assistance and low interest loans. The bank was supportive of our 2018 capital campaign, provided financial assistance during the COVID pandemic and most recently helped us purchase new heavy duty laundry equipment for our two apartment complexes.

In our work with First Horizon, we can testify to the bank's commitment to this community and the businesses they serve. Surely their help is a primary reason for our success today. Please do not hesitate to contact me for additional information about what First Horizon Bank means to Exodus Homes and the community.

Sincerely,

*Rev. Susan Smith*

Rev. Susan Smith  
Assistant Executive Director  
[revsusansmith@gmail.com](mailto:revsusansmith@gmail.com)  
828-962-8196



**FAIRLEIGH  
DICKINSON  
UNIVERSITY**

OFFICE OF THE SENIOR VICE PRESIDENT FOR  
FINANCE & ADMINISTRATION

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April 21, 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](mailto: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 Fairleigh Dickinson University (the University) has with TD Bank. We have been working with TD Bank in Piscataway, NJ since 2008.

Fairleigh Dickinson University, New Jersey's largest private university, is a nonsectarian, coeducational institution offering programs in the undergraduate, graduate, and professional levels. The University educates approximately 12,000 students per year, on two New Jersey campuses, and campuses in Wroxton, England and Vancouver, British Columbia. The University strives to provide students with the multidisciplinary, intercultural, and ethical understandings necessary to participate, lead, and prosper in the global marketplace of ideas, commerce, and culture.

TD Bank, as the University's main banking relationship, provides support for the University's financial operations, including deposits, payments, travel cards, etc. TD Bank has supported Fairleigh Dickinson University and provided competitive long-term loans which have been key to advancing the University's physical plant initiatives, and provides a line of credit and letters of credit. TD Bank has also supported the University and its students over the years through various scholarships and other grants.

On behalf of Fairleigh Dickinson University, 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 201-692-2381.

Sincerely,

Hania Ferrara  
Senior Vice President for Finance & Administration

*April 15, 2022*

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Family Promise of Blount County, 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 Family Promise of Blount County and our mission to serve families experiencing homelessness in Maryville, TN. With First Horizon's support, we have been able to serve hundreds of parents and children who are currently homeless by offering safe shelter, case management, and stabilization as the families move to permanent housing.

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 the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,  
Caroline Lamar  
Executive Director  
[director@blountfamilypromise.org](mailto:director@blountfamilypromise.org)

*cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

April 18, 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](mailto: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 Family Promise of Brevard has with TD Bank. We have been working with TD Bank since 2021 in Brevard County, Florida, to address economic and housing inequities in our most underserved communities.

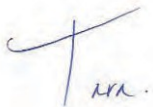
Family Promise of Brevard provides comprehensive solutions for families facing housing instability. Families come to us in crisis; our approach provides the tools and resources necessary to rebuild their lives with new skills and on-going support. In addition to stabilizing housing, we help families navigate education, healthcare and advanced employment opportunities to strengthen their long-term future. Since 2013, we have prevented or diverted homelessness for over 9,000 local families.

In 2021, Family Promise of Brevard was a TD Charitable Foundation Housing for Everyone Grant Recipient to expand our infrastructure and relocate our base of operations into zip code 32922, where 73% of families face housing instability. Like TD Bank, we believe that every family should have access to a safe, affordable place to call home.

On behalf of Family Promise of Brevard, 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 843-327-2329 or [tara@familypromiseofbrevard.org](mailto:tara@familypromiseofbrevard.org)

Sincerely,



Tara Pagliarini, MSW  
Executive Director  
Family Promise of Brevard



April 22, 2022

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

**Elizabeth H. Faulk  
Foundation, Inc.**

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Laurie Dubow  
Scott L. Garber, CPA

**Clinical & Training Director**  
Holly S. Katz, Ph.D

**Chief Executive Officer**  
Jonathan Price

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](mailto:LargeBanks@occ.treas.gov)

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

First Horizon Bank is, and remains, a generous supporter of the mental health services provided to low-income, high-need residents of Palm Beach and Broward Counties through the Faulk Center for Counseling. As a highly respected 501(c)3 nonprofit that has served the community for 50 years, please accept this letter of support recognizing the partnership we share and value with First Horizon.

First Horizon is a valued partner of the Faulk Center for Counseling and the work we do in Boca Raton, Florida and throughout Palm Beach and Broward Counties. Because of First Horizon's commitment, we have been able to provide low-cost and no-cost mental health services to residents who otherwise would not have received help.

Based on our experience 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 look forward to continuing our relationship. If I can provide further information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Jonathan Price". The signature is written in a cursive style with a large initial "J" and "P".

Jonathan Price, CEO  
Elizabeth H. Faulk Foundation, Inc.  
Faulk Center for Counseling

The SKILL to HEAL, the HEART to CARE



Because food makes tomorrow possible.

April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Feeding Tampa Bay, 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 Feeding Tampa Bay and mission to change lives one meal at a time by leading our community in the fight against hunger in Tampa, FL. With First Horizon's support, we have been able to ensure over 400,000 meals have been provided for children and families across our 10-county service region who are in need.

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 black ink that reads "Jason".

Jason Prado  
Assistant Director of Development  
Feeding Tampa Bay

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





April 4, 2022

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

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 Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Feeding Tampa Bay, 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 Feeding Tampa Bay and our mission to end hunger in Tampa Bay. With First Horizon's support, we have been able to deploy resources that have enabled our capacity – leading to better community health and household capability. Because of First Horizon we have been able to increase our service to the community – more meals and more connection to benefits, education and training.

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.

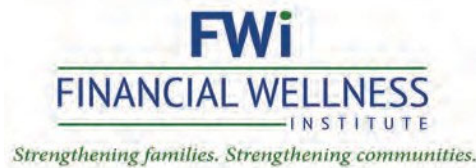
Sincerely,

*Thomas Mantz*

Thomas Mantz  
President and CEO  
Feeding Tampa Bay

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

Feeding Tampa Bay | 4702 Transport Dr. Bldg. 6 | Tampa, FL 33605 | [www.feedingtampabay.org](http://www.feedingtampabay.org)



P: 856-251-0311

F: 856-251-0518

financialwellnessinstitute.org

P.O. Box 5656  
Deptford, NJ 08096

April 21, 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:

On behalf of Financial Wellness Institute, Inc., I'm pleased to support TD Bank in their application to receive approval to acquire First Horizon.

Financial Wellness Institute is a 501(c)(3) nonprofit organization based in Deptford, New Jersey. Our mission is to "Strengthen individuals and families and move communities towards economic stability." We aim to help people improve their financial, physical, social, career and community wellbeing. Through collaborations with such organizations as Housing Authority of Gloucester County, Rutgers University - Camden, Cumberland County College, Cathedral Kitchen, The Work Group, Holly City Family Success Center, etc., TD Bank has been there every step of the way.

For close to 10 years, TD Bank and its employees have supported our work in Atlantic, Burlington, Camden, Cumberland and Salem County, New Jersey. TD Bank and TD Bank Foundation has provided funding, gift-in-kind support through volunteerism and resources, and helped us to remain operational during the recent pandemic.

**Affordable Housing**

- TD Bank sponsored and supported our efforts to raise awareness about the foreclosure crises in South Jersey and the negative impact it was having on the region. In collaboration with Walter Rand Institute at Rutgers University | Camden, a report was issued and over 100 people attended a panel discussion at which Market President Robert Curley served as moderator.
- Mariya Burnell, Regional Community Development Manager serves on our Housing Advisory Board and will be assisting us with a Federal Home Loan Bank of Pittsburgh application for funding for affordable housing.
- Paige Carlson, TD Charitable Foundation Director, was instrumental in expanding our presence in the affordable housing sector.

**Financial Literacy & Economic Empowerment**

- TD Bank Foundation continues to provide us with financial support for Bridge to Your Financial Future – Making Your Money Work for You, Financial Education Program.
- Past and current employees, including Joanna Nicasio and Michael Stibich volunteer as Financial Education Instructors.

**Small Business Support**

- Kathleen Logan, Vice President at TD Bank assisted us with our PPP Loan and Forgiveness Applications.

We are grateful for the work which TD Bank and TD Bank Foundation has helped us to accomplish in South Jersey. Together, we have helped individuals and families improve their financial capability and raise awareness of the need for safe, decent, affordable and healthy housing in our region. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

If you have any questions or require additional information, please feel free to contact me at our mailing address, [wphardy@financialwellnessinstitute.org](mailto:wphardy@financialwellnessinstitute.org) or 610-329-1940.

Sincerely,

Wanda P. Hardy  
President & CEO



April 13, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 FIRMKeys, 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 FIRMKeys and its mission to empower residents in Monroe County, Florida (the Florida Keys) to make informed decisions about property insurance coverage, the claims process, mitigation and storm preparedness. With First Horizon's support, we have been able to work with our local governments to analyze data used to develop new floodmaps for our County to ensure that the maps accurately reflect residents' risk. First Horizon has supported our efforts since 2019 and continues to support FIRMKeys as we strive to understand the impacts of FEMA's Risk Rating 2.0 methodology. Additionally First Horizon's Senior Commercial Relationship Manager Michele White has served on the Board of Directors of FIRMKeys since 2014, and as Treasurer since 2020.

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, appearing to read "Mel Montagne".

Mel Montagne  
President

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

**FIRM | 713 Caroline St., Ste. C | Key West, FL 33040  
305-294-FIRM (3476) | [info@firmkeys.org](mailto:info@firmkeys.org) | [firmkeys.org](http://firmkeys.org)**



April 19, 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](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that First Home Alliance, Inc. has with TD Bank. We have been working with and have received support from TD Bank in Woodbridge, Virginia, since July 2011. Recently, we opened a branch office in Montgomery, Maryland. In March 2022, TD partnered with us and together, we successfully conducted our first housing stability and financial literacy workshop.

Our mission is to increase sustainable homeownership among underserved low-to-moderate income and military veteran communities. With the support of TD's Community Development Manager, Donna F. Grigsby, together we have provided comprehensive housing counseling services throughout Northern Virginia and Maryland.

TD has been a supporter of our annual Financial Literacy Symposium and Awards Gala. TD Charitable Foundation provided grant support to our agency that helped us provide financial literacy to over 16,000 households.

On behalf of First Home Alliance, 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 703-732-2222 or [Laws@FirstHomeAlliance.org](mailto:Laws@FirstHomeAlliance.org).

Sincerely,

Larry J. Laws, Sr., MBA  
President & Founder

EIN # 32-0026605 HUD ID #84016 UWNCA #9316 CFC #18370  
3138 Golansky Blvd., Suite 202 🌐 Woodbridge, Virginia 22192  
12320 Parklawn Drive, Suite 200 🌐 Rockville, MD 20852  
12807 South Halsted Street 🌐 Chicago, IL 60628

Phone: 877-250-9025 🌐 Fax: 703-580-8842

🌐 Email: [Help@FirstHomeAlliance.org](mailto:Help@FirstHomeAlliance.org) 🌐 Website: [www.FirstHomeAlliance.org](http://www.FirstHomeAlliance.org)



## FPP Coalition - Florida Prosperity Partnership

*"Elevating Financial Capability for All"*

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*Zia Kidz Learning*

19 April 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Florida Prosperity Partnership, 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 Florida Prosperity Partnership and mission to Elevate Financial Capability for All in Sanford, Florida. With First Horizon's support, we have been able to help develop the skills, knowledge, and acumen of financial capability practitioners statewide, creating a more effective and capable practitioner-base serving low-to moderate- income families.

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,

Bill Mills  
President and CEO, FPP Coalition  
cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

April 4, 2022

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](mailto:comments.applications@phil.frb.org)

And

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](mailto:LargeBanks@occ.treas.gov)

**RE: Letter to Support TD Bank Acquisition of First Horizon Bank**

To whom it may concern:

As Florida's leading statewide community development financial institution (CDFI), the Florida Community Loan Fund (FCLF) would like to comment positively on the above acquisition.

For nearly thirty years FCLF has successfully financed community development in Florida. Since inception, FCLF has financed \$494 million through 411 loans, into projects that have leveraged over \$1.3 billion. FCLF provides flexible financing for mission-based nonprofits and for-profit organizations engaged in affordable housing, supportive housing and projects offering essential social services, such as healthcare, education, and food access.

To achieve its mission, FCLF relies on operating grants to support its operations and on community development investments to support its lending. FCLF counts as its investors a wide range of religious investors, trade associations, foundations, individuals and hospital systems. But banks represent the largest portion of our total investment capital. The vast majority of large financial institutions with a Florida presence are both donors and investors in FCLF.

TD Bank and First Horizon are no exception.

On the investment side TD Bank (\$11.5MM) and First Horizon (\$1MM) are among the investors in FCLF. Debt capital from both banks allows FCLF to deploy financing to a wide

range of community projects statewide. Relative to their size and market share in Florida, both banks are among the most active investors in FCLF.

Both banks have also supported FCLF through operating grants. Support of this kind has been reasonable and relatively consistent, but not as large or as consistent as other peers relative to their asset size and market share.

Beyond investments and operating support TD Bank's Ana Castilla, Vice President, FL Regional Community Development Manager participates on our board and committees. TD bank has been a good business partner through a depository relationship and we feel that the bank values FCLF and other nonprofits as bank customers and provides a high level of attention to those relationships.

Overall, we find both TD Bank and First Horizon separately take their role in community development seriously and have been thoughtful about meeting their CRA responsibilities. We do not have a reason to believe that the commitment to community development would decrease for the resulting combined entity.

One important caveat in our recommendation is that we would hope and anticipate that the resulting entity expands its community development work in Florida. Of specific concern, as with any merger of two banking institutions that are separately investors in FCLF, is the potential that the combined investments would be deemed outside of the concentration of risk parameters for the resulting entity. We believe, based on past experience with both of our partners, that the resulting entity will recognize the importance of maintaining and growing the relationship with FCLF.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ignacio Esteban', with a long horizontal stroke extending to the right.

Ignacio Esteban  
CEO







A community free of hunger  
[www.fbd.org](http://www.fbd.org)

April 18, 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](mailto: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 relationship that the Food Bank of Delaware has with TD Bank. We have enjoyed a very strong relationship with TD Bank in Newark, DE since 2008. Through our partnership, we have received both volunteer and financial support.

We provide food and resources through a network of 578 partners. Our partners include food pantries, shelter or residential programs, social service agencies, emergency soup kitchens, children's nutrition programs, schools and neighborhood and church distribution programs who reach low-income people in need.

We are the grateful recipients of over \$900,000 in funding for event sponsorships and support for programs, including Employment Training, Backpack and Mobile Pantry. Volunteers from TD Bank have annually donated 45-60 hours of volunteer time through 15 volunteers.

On behalf of the Food Bank of Delaware, 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 302-294-0184 or email at [ckanefsky@fbd.org](mailto:ckanefsky@fbd.org).

Sincerely,

Cathy Kanefsky



April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Sirs:

On behalf of the Food Bank of Northeast Louisiana, a 501(c)3 non-profit organization, I am very pleased to write this letter of support recognizing the wonderful partnership we enjoy with First Horizon. I would like to recognize First Horizon Bank for their continued generosity and support of the Food Bank's mission and hunger-relief work.

The Food Bank of Northeast Louisiana has been serving the community since 1997, and, with First Horizon's support, last year we were able to provide over 5.8 million meals to those who struggle to put food on their table. More specifically, First Horizon has been a longtime supporter of our Senior Food Box Program in both Lincoln and Ouachita parishes. This is a program that serves our most vulnerable senior citizens, most who are living on very low fixed incomes, and often are making hard choices between buying food and their medicine and other vital necessities. When asked on a survey, the seniors responded that the program makes them feel like the community cares about them. We sincerely thank First Horizon for helping to provide that peace of mind to our most treasured seniors.

Through our engagement with First Horizon, we have witnessed the bank's commitment to the people they serve. We are grateful for all that the bank has done to support our mission and our community. Please don't hesitate to contact me at 318-322-3567 if you have any further questions.

Sincerely,

Jean Toth  
Executive Director, Food Bank of Northeast Louisiana

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

Phone (318) 322-3567  
Fax (318) 322-1620

P.O. Box 5048, Monroe, LA 71211

[www.foodbanknela.org](http://www.foodbanknela.org)  
Tax ID 72-1333809



**Food Bank of Northwest Louisiana**  
285 Mount Zion Road  
Shreveport, LA 71106



**Food Bank of  
Northwest Louisiana**



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**Executive Director**

April 1, 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 to recognize First Horizon Bank for its continued generosity and support of our organization and its programs. Please accept this letter of support on behalf of the Northwest Louisiana Food Bank dba Food Bank of Northwest Louisiana, a 501(c)3 non-profit organization located in Shreveport, Louisiana. We are grateful for the committed partnership we enjoy with the bank and appreciate their willingness to join us in the fight to end hunger.

First Horizon has been a valued partner of the Food Bank of Northwest Louisiana and our mission to be the primary resource for fighting hunger in Northwest Louisiana. With First Horizon's support, we have been able to distribute of 15 million pounds of food to 75,000 of our less fortunate neighbors since 2016.

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,

Martha Marak  
Executive Director

**Mailing Address**  
P.O. Box 65150  
Shreveport, LA 71136  
318.675.2400  
[www.foodbanknla.org](http://www.foodbanknla.org)



Tel 610.744.1010  
Email [info@delcofoundation.org](mailto:info@delcofoundation.org)  
[www.delcofoundation.org](http://www.delcofoundation.org)

200 E. State St., Suite 304  
Media, PA 19063

April 20, 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](mailto: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 and in recognition of the relationship that The Foundation for Delaware County has with TD Bank. We have received strong support from TD Bank in Pennsylvania and the TD Charitable Foundation since our establishment in 2016, and have witnessed their deep commitment to community development across our region.

The Foundation for Delaware County is one of 700 community foundations in the U.S. connecting generous individuals, businesses, and community groups with opportunities to give back to the geographic areas in which they live and operate. Our mission is to create a vibrant future for Delaware County by promoting generosity in and for the people of our county, improving the well-being of our residents, and energizing participation and partnership across our communities. We make grants to nonprofits and provide charitable support and scholarships totaling over approximately \$2M each year, run valuable maternal health programs including Healthy Start, Nurse-Family Partnership, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and serve as a convener to address challenges facing our county.

TD Bank has been a strong and reliable supporter of our work to promote wellbeing, equity, and opportunity in Delaware County. TD Bank and the TD Charitable Foundation have provided grant and sponsorship funding to our organization consistently since our founding in 2016. Funding has supported some of our key programs and initiatives, including housing stability services, the WIC nutrition program, our Center for Nonprofit Excellence, strategic planning efforts, and sponsorship for fundraising events.

In addition to providing financial support as noted above, TD Bank and its leadership team have demonstrated their commitment to helping us further our mission. Tom Shoemaker, former TD Bank Pennsylvania Market President, served on our Board of Directors from 2016 to 2021, and was instrumental in helping our organization develop and thrive. Tom's successor at TD, Geoff Brandon, has generously shared his time and expertise in meetings with me, and helped us secure a sponsorship for our upcoming Fifth Anniversary Celebration. Finally, Renee Rattigan, TD's Senior Regional Giving Manager, has been a valuable thought partner and supporter of our programs, particularly our Center for Nonprofit Excellence.

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Frances M. Sheehan, President

On behalf of The Foundation for Delaware County, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their invaluable 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 [FSheehan@delcofoundation.org](mailto:FSheehan@delcofoundation.org) or 610-744-1011.

Sincerely,



Frances M. Sheehan  
President

19 April, 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](mailto:LargeBanks@occ.treas.gov)

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

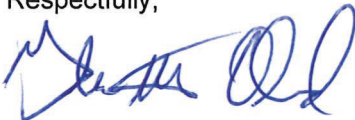
Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Franklin County Community Development Corporation has with TD Bank. We have had a deep and meaningful relationship with the bank over our forty year history, including the current participation of a Commercial Loan Officer who sits on our Loan Review Committee, supporting small businesses and job creation in Franklin County, MA. As a former Community Development Manager with the bank, I am well aware of the Lending, Investment, and Service components that are part of your expansion criteria analysis.

On behalf of Franklin County Community Development Corporation, 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 [gleno@fccdc.org](mailto:gleno@fccdc.org).

Respectfully,



Glen Ohlund  
Lending Director



7 Concord Street  
Nashua, NH 03064

P (603) 886-2866  
F (603) 886-9214  
frontdooragency.org

PLATINUM  
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COMMUNITY  
PARTNERS



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](mailto: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 Front Door Agency, Inc. has with TD Bank. We have been a partner with TD Bank in Nashua, New Hampshire since 2004.

For over 35 years, the Front Door Agency has been offering support, fostering education and providing services to assist individuals and families transition from crisis to self-sufficiency. The Agency is committed to helping homeless and disadvantaged people in the Greater Nashua community achieve stability, have the opportunity to transform, and ultimately flourish. Last year, the Agency's core programs -Transformational Housing, Housing Stability, Financial Literacy, and Holiday Program- delivered services to nearly 950 individuals.

TD Bank and its Foundation have been tremendous partners. It is only with TD Charitable Foundation, that we have been able to provide critical supportive services and housing supports and remove barriers to higher education for young mothers and their children so they can achieve independence. Most recently, the Front Door Agency receive the TD Bank Housing for Everyone grant which has made a significant difference in preventing families from becoming homeless and helping other access housing. The support provided has been instrumental!

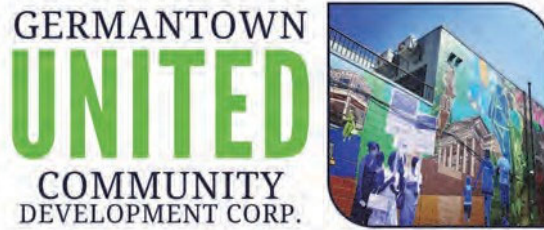
We have also had wonderful TD Bank employees serve on our Board of Directors and volunteer at various different events over the years. TD Bank was a key partner supporting our annual Penny Picker Drive, opening their branches after hours for us to use their "Penny" machine.

On behalf of The Front Door Agency, 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 [mwirbal@frontdooragency.org](mailto:mwirbal@frontdooragency.org) or at 603.816.0290.

Sincerely,

Maryse Wirbal, CEO



April 21, 2022

James W. Corkery, Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106

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 Acquisition of First Horizon Bank**

Dear Mr. Corkery and Mr. Almonte:

Please accept this letter in support of TD Bank (TD) on behalf of Germantown United Community Development Corporation's (GU) leadership. TD and GU have an important relationship-the bank is our corporate partner in the City of Philadelphia's Community Development Corporation (CDC) Tax Credit program, which has been a transformative tool for our organization.

Many markets in Philadelphia's outlying neighborhoods and commercial corridors are weak and do not yet have enough taxable economic activity to create a Business Improvement District or self-fund through a membership program. This is the case in the Germantown neighborhood (19144 and 19138), which is GU's service area. Germantown is one of the most historic, economically and racially diverse, and civically active communities in Philadelphia. However, we are not without challenges- Germantown has been the victim of decades-long disinvestment and economic decline. Located where North Philadelphia meets the more affluent Northwest neighborhoods of Mount Airy and Chestnut Hill, household incomes reflect this area as a transition point in the city: 47% of households earn \$25,000 or less per year and 35% of Germantown households are housing-cost burdened<sup>1</sup>. The majority of Germantown residents are black and percentages have increased since 1990. Germantown proper is 77% black, 15% white, 3% non-white Hispanic, and 2% Asian; East Germantown is 92% black, 3% white, 2% non-white Hispanic, and 2% Asian<sup>2</sup>.

The tax credit program continues to be a vital and creative funding stream for our organization, and we are thankful to have TD Bank as our partner. Instead of paying \$100,000 annually in Business Income & Receipts Tax (BIRT), a qualifying business, in our case TD Bank, contributes \$100,000 for 10 consecutive years to a qualifying nonprofit, such as Germantown United CDC, and receives a credit against taxes due to the City from the Revenue Department. Tax credit contributions are specifically to be used by participating nonprofits for purposes of neighborhood economic development detailed in a written plan that is updated annually. GU's plan includes specific projects, plans of investment both public and private, job creation and retention, and overall economic growth, with concrete outcomes such as storefronts renovated, security cameras installed, bags of trash removed, promotional events completed, blighted buildings improved, etc.

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<sup>1</sup> 2016 American Community Survey 5-year Estimates

<sup>2</sup> "A City Transformed: The Racial and Ethnic Changes in Philadelphia Over the Last 20 Years," The Pew Charitable Trusts, 2011



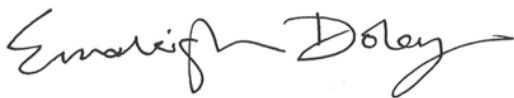
Thanks to the support we receive from TD Bank, we are able to offer quality programs that support this work, our small business community and neighborhood residents. Despite the difficulties of 2021, we made tremendous progress on a number of important goals and objectives that will contribute to the long-term effectiveness of our organization and the economic success and revitalization of the neighborhood. Helping our residents and local businesses to navigate the many and always changing challenges of the COVID-19 pandemic continues to be a focus of our efforts in the past six months. For residents, we primarily serve as a resource to help identify, access, and coordinate community-based services, specifically around housing issues effecting low to moderate-income households. We support people facing evictions and foreclosures; facilitate access to emergency home repair, rental and utility assistance programs; and work to address other quality of life issues. For businesses, we connect businesses with financial resources to support storefront improvement projects; assist with the application process for grant/financing resources; support those that had to close temporarily, or are financially at-risk for permanent closure due to the pandemic; and more.

For the community at large, we continue to build-out our corridor cleaning program, a sidewalk sweeping service in the Central Germantown commercial corridor, helping to make our business and shopping environment clean, safe and accessible. The harm of a blighted neighborhood has been well documented, with studies showing that it's bad for our health. A clean Germantown benefits everyone. GU now provides cleaning services five days per week, employing a crew of four Cleaning Ambassadors who provide stewardship and supplementary cleaning and maintenance services within Germantown's primary commercial artery. This additional service would not be possible without the support of TD Bank.

We can only thrive when the communities in which we live and work also thrive. TD and First Horizon share this belief and are committed to growing their presence and investments across all states in which TD and First Horizon operate.

Germantown United's vision is for a Germantown community that embraces and builds upon its rich diversity of residents, businesses, and institutions committed to equitable development for everyone. Our relationship with TD is just one example of how the bank supports communities such as ours and interacts with local partners. The bank is able to extend its impact at the neighborhood level through the critical work of the people and organizations that are the backbones of those communities. This makes for a powerful partnership. In Germantown, we look forward to continuing our work with TD Bank well into the future.

Sincerely,



**Emaleigh Doley**

Executive Director

Germantown United CDC

*Sustainable. Creative. Community-driven.*

(215) 856-4303 Ext. 101

[edoley@germantownunitedcdc.org](mailto:edoley@germantownunitedcdc.org)

2 of 2

**Germantown United CDC**

5320 Germantown Avenue  
Philadelphia, Pennsylvania 19144

**(215) 856-4303**

[info@germantownunitedcdc.org](mailto:info@germantownunitedcdc.org)

**[www.germantownunitedcdc.org](http://www.germantownunitedcdc.org)**

[@germantownunitedcdc](#)  
Facebook + Instagram

**Girls Incorporated®  
of Bristol**

**885 Clinton Avenue  
Bristol, Virginia 24201  
Tel: 276-669-8686  
Fax: 276-669-2129**

April 12, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)



**Inspiring all girls  
to be strong, smart,  
and bold.**

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 Girls Inc. of Bristol, 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 Girls Inc. of Bristol and our mission to inspire all girls to be strong, smart, and bold in Bristol, Virginia, and Bristol, Tennessee. With First Horizon's support, we have been able to serve hundreds of at-risk and low-income youth in our community. Our organization has provided for our children's physical, emotional, and educational needs throughout our partnership with First Horizon. This relationship has allowed us to provide food, clothing, hygiene products, school supplies, household necessities, and other needs our children might have. In addition to this, we have also been able to provide educational experiences that cover topics such as financial literacy, STEM, healthy relationships, personal safety, and many more. All to set our children up for a successful future.

First Horizon has been a constant supporter of Girls Inc. of Bristol, and we cannot thank them enough. We are so grateful to have such a devoted business come alongside us to make the community we share a better place for its youth. This partnership is so important to us as we continue to serve and meet the needs of more children in our area.

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,

Callie Cunningham  
Director of Fund Development



of Bristol



April 11, 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](mailto: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 long-standing relationship that Goodwill Industries of North Florida has with TD Bank. We have been working with TD Bank in *Jacksonville, FL* since they acquired Mercantile Bank in 2011, and the change was seamless.

Goodwill Industries of North Florida has been serving our community for over 80 years. Our mission is to remove barriers to employment through training, education, and career opportunities for the communities we serve. We are dedicated to offering wraparound services that not only help the person but break the cycle of generational poverty. Annually we help tens of thousands restore their future and contribute positive growth to our 14-county area of service. Enclosed is a copy of our 2021 Annual Newsletter.

Goodwill Industries of North Florida would not be able to positively impact so many lives each year without wonderful community partners. TD Bank has provided a number of high-level banking products for us including loan creation. Their superior service allows us to effectively navigate all transactions to remain fiscally responsible to our community.

On behalf of Goodwill Industries of North Florida, 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 [drey@goodwilljax.org](mailto:drey@goodwilljax.org) or 904.226.5289.

Sincerely,

*David Rey*

David Rey  
CEO  
Goodwill Industries of North Florida



Administrative Offices  
115 Haywood Road  
Greenville, SC 29607  
(864) 351-0100 TEL

Midlands Division  
2119 Sunset Blvd.  
West Columbia, SC

[www.goodwillsc.org](http://www.goodwillsc.org)

April 20, 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](mailto: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 Goodwill Industries of Upstate / Midlands, Inc. has with TD Bank. We have been working with TD Bank in Greenville, South Carolina since 2014.

Goodwill Industries of Upstate/Midlands South Carolina (GIUMSC) is a 501(c)3 not-for-profit organization committed to helping people become independent through education and training leading to employment. Founded in 1973 by Greenville, SC businessman Lloyd Auten, GIUMSC serves the South Carolina counties of Abbeville, Anderson, Cherokee, Fairfield, Greenville, Greenwood, Kershaw, Laurens, Lexington, Newberry, Oconee, Pickens, Richland, Saluda, Spartanburg, and Union.

Funds generated through the sale of donated goods in our retail stores, contracts with local businesses and franchises, and fund development efforts support our mission to help people in our community access the training and support they need to become successful in employment. In our 2020-2021 fiscal year, we placed 7,680 people into employment. These services created an economic impact on the Upstate and Midlands of over \$118 million through the wages of people Goodwill placed into employment.

Over the years, TD and Goodwill have accomplished a lot together. In 2020 TD provided Goodwill with a working capital line of credit which provided our organization with security during one of the most financially uncertain times in recent history. TD has been a repeat sponsor for Goodwill events whose purpose is to: celebrate and highlight successes of our mission programs and participants, increase mission awareness, and increase retail donations. Goodwill was a recipient of one of MacKenzie Scott's philanthropic donations and TD was selected by our Finance & Audit Committee to be advisor of our investment of the gift. And this year TD started hosting monthly financial education sessions for Goodwill's Career+ Program and other clients and associates.

On behalf of Goodwill Industries of Upstate / Midlands South Carolina, 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 [pmichaels@goodwillsc.org](mailto:pmichaels@goodwillsc.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick Michaels".

Patrick Michaels

GRACE PLACE



For Children & Families

PO Box 990531, Naples, FL 34116  
P: 239.234.2400 F: 239.234.1400  
[www.graceplacenaples.org](http://www.graceplacenaples.org)

April 14, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 education programs. On behalf of Grace Place for Children and Families, 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 Grace Place and its mission to provide pathways out of poverty by educating children and families in Naples, Florida. With First Horizon's support, we have been able to serve over 1,000 students a year with transformative education 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,

Lara Fisher  
Chief Executive Officer  
Grace Place for Children and Families



**BOY SCOUTS OF AMERICX**  
**GREATER ALABAMA COUNCIL**

April 1, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Greater Alabama Council, Boy Scouts of America (63-0302107) is 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 Greater Alabama Council, Boy Scouts of America and our mission to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law in 22 counties of north and central Alabama, based out of Birmingham, Alabama. With First Horizon's support, we have been able to serve over 15,000 youth and families offering life changing educational opportunities. First Horizon has supported local programs annually through the volunteer efforts of many employees and financial assistance for youth from low-to-moderate income demographics.

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,

Tommy Youngblood  
Director of Development

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

Charles T. Clayton Service Center  
516 Liberty Parkway  
Birmingham, Alabama 35242  
[www.1bsa.org](http://www.1bsa.org)

Goodloe Service Center  
2211 Drake Avenue SW  
Huntsville, Alabama 35805

**Prepared. For Life.™**





Eric Godet  
President/CEO  
300 East University Ave. Suite 100  
Gainesville, FL 32601  
egodet@gainesvillechamber.com  
352.334.7100

April 5, 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

Dear Mr. Almonte,

On behalf of the Greater Gainesville Chamber of Commerce, I would like to express our full support of TD Bank, in recognition of our long relationship with their team.

The Gainesville Chamber is the voice of business in our region, with 1,300 members who employ more than 80,000 people. Our vision is to support Greater Gainesville as a global hub of talent, innovation and opportunity. We advance that vision by facilitating economic opportunity, business success and community progress.

TD has supported us with its membership since 2004, but the team has gone above and beyond in helping us in our mission to advance our community. As Economic Development Investors, TD has joined a select group of businesses that are working together to bring more opportunity to every resident in our region. TD's investment in the Circle of Champions helps us create and provide programs, resources, products, services and events to foster the growth and success of Gainesville's thriving business community. And, TD has also invested in their staff's professional growth and development by sponsoring their participation in Leadership Gainesville, our 10-month program designed to provide our community's future leaders with the skills they need to make a true difference in our community.

I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We look forward to their continuing partnership and know we can count on them to continue their outstanding work in our community. Please reach out to me if I can provide any additional information.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. L. Godet', is written over a light blue horizontal line.

Eric L. Godet  
President/CEO



April 5, 2022

James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

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: Purchase of First Horizon Bank by TD Bank**

To Whom It May Concern,

As Interim President of Greater Jamaica Development Corporation (GJDC), it is my pleasure to offer my emphatic support for the proposed purchase of First Horizon Bank by TD Bank.

Based in Queens, New York, we serve a diverse community in Downtown Jamaica where the majority of the population is African American among a region of about 600,000. For over 30 years, we have operated a CDFI and are mission driven to provide capacity and support mainly to minority small businesses in our service geography. We have a well-deserved reputation for community advocacy in the field of banking and financial products. In 2019 GJDC's former President and CEO, Hope Knight, testified before Congress on the proposed changes to the CRA. In 2018, we hosted the Comptroller of the Currency Joseph Otting and conducted a tour of the limited banking options in parts of Southeast Queens.

For many years, TD Bank has proven to be a reliable supporter of our community banking initiatives, our CDFI operations, and the delivery of our free technical assistance services. TD Bank is a tireless advocate for programs that enhance financial literacy and bring banking services to a more diverse and traditionally underserved community. On several occasions, TD Bank representatives have contacted GJDC with ideas for community-based initiatives and volunteer programs for their employees.

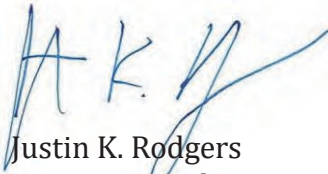


In addition to being a long-time financial supporter of GJDC, TD Bank proactively recognized the need for special assistance in 2020 during Covid and awarded GJDC supplemental general operating funds.

From our partnership, we have found that TD Bank always acts in furtherance of the public interest. We are confident that the proposed purchase of First Horizon Bank will be executed with the same dedication to the expansion of access to financial tools always exhibited by TD Bank. Operating extensively in the multiple LMI census tracts of Southeast Queens, TD Bank has always sought to make these communities thrive.

If you need further information, please do not hesitate to contact me at 718.291.0282 x147 or via email at [jrogers@gjdc.org](mailto:jrogers@gjdc.org)

Sincerely,

A handwritten signature in blue ink, appearing to read "J.K. Rodgers", with a long, sweeping flourish extending to the right.

Justin K. Rodgers  
Interim President & CEO



April 8, 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 their application to acquire First Horizon Bank.

The Chamber was established by the founders of Miami in 1907 when the city was only 11 years old. It was incorporated to ensure there was an organization working to establish and maintain a healthy environment to grow business. For 115 years since then, we have worked on seminal projects like building the first harbor in Miami, now one of the top cargo and cruise ports in the world; establishing the economic development council and convention and visitor's bureau; rebuilding the community after Hurricane Andrew; and assisting in the recovery after the Great Recession. All these initiatives and many more were accomplished through the dedicated work of our membership and the leadership of top business institutions. TD Bank has been a shining example of that dedication.

The Greater Miami Chamber of Commerce (The Chamber) has had a long-standing relationship with TD Bank and its leadership. In that time, TD Bank has played a prominent role as a GMCC supporter, sponsor, and leader. TD Bank top leaders have lent their expertise on several key initiatives and committees, including the Banking & Financial Services Committee and Leadership Miami, the premier leadership development program in Miami for the past 43 years. As recently as 2019, TD Bank Market President for South Florida Retail Banking, Felipe Basulto, assumed the chairmanship of the Board of Directors becoming the 113<sup>th</sup> community leader to do so.

As chairman of the Board during the onset of the global pandemic, Mr. Basulto was a leading voice of calm and provided tremendous direction to help the local community survive and ultimately recover from the economic blow this dealt. In his administration, The Chamber helped connect the business community with top local, state and federal legislators to get answers about health and economic recovery efforts. The Chamber assisted small business owners in applying for PPP and EIDL loans which saved countless of corporations and jobs. It was also partnered with local grant makers to award \$1M in to help business recoup some of the hard cost they incurred to comply with COVID-19 safety regulations.

TD Bank employees are extremely active in Chamber activities and provide a mentoring for Leadership Miami participants, helping to ensure that Miami grows future leaders who are capable in business and committed to corporate responsibility.

On behalf of The Greater Miami Chamber of Commerce, I am pleased to support TD Bank in their application to acquire First Horizon. They have proven their worth as a community champion. It's written into their corporate DNA. We know that work will continue, and we look forward to our continued relationship with them. Please let me know if I can answer any question or provide any additional details. You may reach me at 305-467-1675

Sincerely,

A handwritten signature in blue ink, appearing to read "AS", is placed above the name of the sender.

Alfred Sanchez  
President & CEO

**Greater Miami Chamber of Commerce**  
1601 Biscayne Boulevard, Miami, FL 33132-1260  
305-350-7700 • Fax 305-575-2687  
[www.MiamiChamber.com](http://www.MiamiChamber.com)



We build strength, stability, self-reliance *and* shelter.

April 20, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of Greater Chattanooga Area, 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 Habitat for Humanity and our vision of a world where everyone has a decent place to live in Chattanooga, Tennessee. With First Horizon's support, we have been able to build new affordable housing, preserve existing affordable housing through critical home repairs and modifications, provide important financial education for our partner families and expand our ReStores. First Horizon has also generously shared talented executives to serve on our board and committees, providing not only a broad range of financial assistance, but invaluable expertise and good counsel as well.

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 black ink, appearing to be "Jens Christensen", written over a large, loopy flourish.

Jens Christensen  
President and CEO

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
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  
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 Habitat for Humanity of Durham, 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 Durham Habitat and mission to eradicate poverty housing in Durham, NC. With First Horizon's support, we have been able to continue to build and repair safe and affordable housing in partnership with communities and volunteers who care.

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,

Jennifer McFarland  
Development Officer  
Durham Habitat of Humanity

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

April 5, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of Gaston County, Inc., 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 Habitat for Humanity of Gaston County, Inc. and our mission to help low-income (30-60% of AMI) families build and purchase a home. With First Horizon's support, we have been able to provide affordable housing through the development of Dixon Village, an innovative mixed-income neighborhood.

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, as well as for all that they do to make Gaston County a great place to live and work for all residents. Please let me know if I can provide further information.

Sine



Kaye. Pe  
Executive Director

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

1840 E Franklin Blvd Gastonia, NC 28054 • Phone: 704-864-6536 • [info@habitatgaston.org](mailto:info@habitatgaston.org) • [habitatgaston.org](http://habitatgaston.org)

***Building homes, building community, and building hope.***

April 5, 2022

Jason Ahnonte, 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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Almonte:

My name is Mario Artecona and I am the CEO of Habitat for Humanity of Greater Miami, a 501(c)3 non-profit organization focusing on affordable housing in Miami-Dade County, FL. I am writing this letter in support of TD's acquisition of First Horizon.

TD's relationship with Miami Habitat goes back many years. Not only has the organization been wonderful supporters and sponsors of our builds and events, but their staff are active participants within the organization. Habitat Miami was even the recipient of the 2018 TD Housing Grant.

TD's commitment to our community is nowhere limited to Habitat. In my many years in the non-profit arena rarely have I seen such outreach and engagement with a broad spectrum of service providers. TD sets a high bar, and I am certain that once the acquisition is complete, their continued support of Miami Dade organizations will only further flourish.

We wholeheartedly endorse the union of these two institutions and look forward to continuing to work together for the betterments of our community.

Sincerely,



Mario J Artecona  
Chief Executive Officer

cc: [Pablo.Pino@td.com](mailto:Pablo.Pino@td.com)



www.habitatnashville.org

April 6, 2022

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

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 Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Habitat for Humanity of Greater 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 Habitat for Humanity of Greater Nashville and our mission to bring people together to build homes, communities, and hope. We build new, quality, affordable homes for hardworking men and women in a five-county area: Davidson, Wilson, Cheatham, Dickson and Robertson counties. Habitat homeowners pay an affordable mortgage made possible because of our funding partners like First Horizon. With First Horizon's support, which began in 2010 and continues today, we have been able to add affordable housing opportunities for hardworking men and women in both Nashville and in our Wilson County Division. The support has not just been financially. It has also been a wonderful opportunity for volunteers from First Horizon to join one another on the build site working alongside the future Habitat homeowner as they take steps to create stability through homeownership.

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,

Danny Herron  
President and CEO  
Habitat for Humanity of Greater Nashville





*Building strength, stability and self-reliance through shelter.*

March 31, 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](mailto: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 Habitat for Humanity of Hillsborough County (Habitat Hillsborough) has with TD Bank. We have been received support from TD Bank in Hillsborough County, FL for the last few years.

Since 1987, Habitat Hillsborough has been giving a hand up to diverse, low- and moderate-income families in our community through homeownership. Our goal is to help families break the cycle of poverty and build long-term financial security. Household income for Habitat homeowners is low to moderate, falling between 30% and 80% of Area Median Income. Successful candidates have steady income and the means to make monthly home payments, but cannot qualify for a traditional mortgage. Habitat Hillsborough offers a loan that keeps a new home's monthly payments affordable, no more than 30% of a family's income, even with taxes and insurance costs. In addition to securing their own stable and affordable home, Habitat homeowners begin to build wealth that will benefit their family for generations. Our work also helps address the racial gap in homeownership in the region: in fiscal year 2020, 58% of the new homes we constructed were purchased by Black families and 26% by Hispanic families.

Habitat Hillsborough has worked with TD Bank to secure funding through the Federal Home Loan Bank of Pittsburgh Affordable Housing Program. This has resulted in two significant awards that is assisting us as we build 2 neighborhoods. In addition, we were recently informed that we were awarded the Housing for Everyone grant that will fund the implementation of a credit repair program to ensure we are able to assist more families.

On behalf of Habitat Hillsborough County, 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 [tforcier@habitat-hillsborough.org](mailto:tforcier@habitat-hillsborough.org) .

Sincerely,

A handwritten signature in blue ink that reads "Tina Forcier".

Tina Forcier  
Chief Executive Officer



April 18, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of Key West and Lower FL Keys 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 Habitat for Humanity of Key West and Lower Florida Keys. First Horizon has given financial support for our affordable homeownership opportunities as well as support for our workforce rentals.

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,

Kristina Welburn  
Executive Director  
Habitat for Humanity of Key West and Lower FL Keys, Inc.  
[www.HabitatLowerKeys.org](http://www.HabitatLowerKeys.org)

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*



*Now More Than Ever.*  
**Help Build It!**

April 1, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of North Louisiana 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 Habitat for Humanity of North Louisiana's mission to build safe and affordable homes in Monroe and Ruston, Louisiana. With First Horizon's support, we have been able to provide financial education programs this past year for our homeowners and offer affordable housing to the citizens in need in our area for the last several years.

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, appearing to read "Kathy Gardner".

Kathy Gardner

Executive Director  
Habitat for Humanity of North Louisiana

cc: *First Horizon Bank via email at* [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

PO Box 2182, Monroe, LA 71207

Phone: (318) 323-8003 Fax: (318) 323-6146 [www.hfho.org](http://www.hfho.org)



We build strength, stability, self-reliance *and* shelter.

April 11, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of the Middle Keys, Inc., 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 Habitat Middle Keys and our mission to create truly affordable home ownership in Marathon, Florida. With First Horizon's support, we have been able to build affordable homes that we sell to selected hard working residents in our community

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,

Christine Todd Young  
Executive Director

cc: *First Horizon Bank* via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



April 18, 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 Acquisition of First Horizon Bank

Dear Mr. Almonte:

The purpose of this letter is to express support for the acquisition of First Horizon Bank by TD Bank. For many years First Horizon Bank, and its predecessor, Iberia Bank, has supported Habitat for Humanity St. Tammany West (Habitat STW) in its mission of bringing people together to build homes, communities and hope.

First Horizon's support of Habitat STW and the larger St. Tammany Parish community has included financial sponsorships, operations support, employee volunteer participation on Habitat STW build sites, and the purchase of Habitat STW homeowner mortgages.

It is fair to say that Habitat STW has built 100 or more houses than would have otherwise been built were it not for First Horizon's support. These homes have been sold to low income families that had no other viable avenue to homeownership of safe, decent and affordable places to live. The 30 year, no interest mortgages provided by Habitat STW and subsequently sold to First Horizon have made our continuing mission sustainable.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Terri E. Gage".

Terri E. Gage  
President & CEO



## *Habitat for Humanity of the Upper Keys, Inc.*

---

Building houses in partnership with God's people in need

April 18, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Habitat for Humanity of the Upper Keys (HfHUK), 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 HfHUK, helping further our mission of partnering with people in need to build decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged serving the communities of Key Largo, Tavernier, and Islamorada in the Florida Keys. First Horizon was a major sponsor of our 2022 New York, New York Cocktail Party, and with their support we were able to raise nearly \$175,000. These funds went directly to our Construction Fund for building local, affordable housing.

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,

Lindsay Fast, Executive Director

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

HABITAT FOR HUMANITY OF THE UPPER KEYS INC. IS A 501-C (3) NON-PROFIT ORGANIZATION.

OUR TAX ID NUMBER IS 65-0169353. OUR STATE REGISTRATION NUMBER IS CH17219. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE (800)435-7352 WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

**(305)453-0050 \* P.O. Box 2151, Key Largo, FL 33037 \* [info@habitatupperkeys.org](mailto:info@habitatupperkeys.org)**



# Healthy Start

## SOUTHWEST FLORIDA

1921 Jefferson Avenue, Fort Myers, FL 33901

Phone 239.425.6920

Fax 239.425.6921

Customer Service 800.883.1959

info@HealthyStartBaby.org

**HealthyStartBaby.org**

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**Lina Diaz-Conde**  
*Golisano Children's Hospital*

**Karen Davis**  
*Golisano Children's*  
*Hospital NICU*

---

### STAFF

**Susan Beauvois**  
*Executive Director*

**Melanie Black Amato**  
*Associate E.D.*

April 12, 2022

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

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](mailto:LargeBanks@occ.treas.gov)

Dear Sir:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Healthy Start Coalition of Southwest Florida, a 501(c)3 non-profit serving pregnant women and babies in Southwest Florida, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner to Healthy Start and our mission to reduce maternal and infant mortality and improve healthy births and developmental outcomes. With First Horizon's support, we have been able to fund an evidence-based program to reduce repeat teen pregnancies and to assist thousands of families who were affected by the pandemic with essential baby supplies - diapers, formula, beds and car seats. In addition, a First Horizon staff member donates numerous hours to our mission by serving on our Board of Directors.

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,  
DocuSigned by:

*Susan Beauvois*

2B04DCCA1AC7485...

Susan Beauvois  
Executive Director



200 Tech Center Drive • Knoxville, TN 37912 • (865)637-9711 • (800)255-9711 • [mcnabbcenter.org](http://mcnabbcenter.org)

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Sirs:

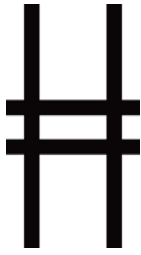
I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of the Helen Ross McNabb Center, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a long-time valued partner of the McNabb Center. The Center is the region's leading nonprofit provider of mental health, substance use, social and victim services. Since 1948, the Center has proudly served individuals with the most needs and fewest resources. Today, the McNabb Center delivers support to more than 36,750 people throughout East Tennessee each year. The McNabb Center is the region's leading nonprofit provider of mental health, substance use, social and victim services. With First Horizon's support, we have been able to increase access to affordable behavioral healthcare by expanding physical clinic space and clinical programming throughout our communities and especially in smaller rural Appalachian service areas.

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,

Houston Smelcer, Vice President of Development and Government Relations  
cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*



April 20, 2022

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

Dear Mr. Almonte,

I am contacting you today on behalf of the High Line, a nonprofit organization and public park located in Manhattan. Through our work with communities on and off the High Line, we are devoted to reimagining the role public spaces have in creating connected, healthy, neighborhoods and cities.

TD Bank has been the Presenting Green Sponsor of the High Line for the last six years. They've provided critical support to help offset the park's horticulture expenses, including garden maintenance, equipment and supplies, composting, native pollinator research, energy-efficient practices, and more. Additionally, TD Bank's support has allowed us to host an annual horticulture celebration. This month-long initiative highlights a different aspect of the High Line's distinctive approach to horticulture and includes free public programming and informational content for visitors.

TD Bank is deeply committed to supporting the High Line's mission and providing an exceptional experience for park visitors. We appreciate you taking the time to read this letter and hope it speaks to TD Bank as an important, generous partner to the communities in which it does business.

With gratitude,

A handwritten signature in black ink that reads "Joshua" followed by a stylized flourish.

Joshua David  
Interim Executive Director





April 4, 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 and in recognition of the relationship that His House Children's Home has with TD Bank.

His House Children's Home is a private, non-profit, faith-based organization with three primary components. The Domestic Residential program provides group care for children who have been abused, abandoned and neglected. Since 1989, our mission has been to restore the emotional and physical well-being of children through an array of services in a loving and nurturing environment. Services include a Teen Maternity Group Home, a home for children at risk of being trafficked, Clinical services, medical coordination, crisis intervention, and enrichment programs such as Independent Living services for teens.

The His House International Program, established in 2008, provides care for unaccompanied non-citizen minor children (UC) fleeing their home countries due to gang violence, homelessness, economic hardship and abuse and who are seeking personal safety in the United States. The Program's main purpose is to provide a safe and appropriate environment for these youth during the interim period between their transfer into His House care and their release from ORR custody.

The His House Foster Home Licensing Department's actively recruits, trains, and provides on-going advocacy for and support to our network of Christian foster homes. Although most of our homes are traditional foster homes tailored to meet the needs of children that do not have significant behavioral, mental health, or medical needs, we do have a small number of licensed Medical Foster Homes. for children with moderate medical and/or developmental needs.

His House has been doing business with TD bank since February 2020. TD Bank approved a \$500,000 Line of Credit, coordinated the processing and submission of two PPP Loans, each in excess of One Million Dollars, which were both approved and forgiven. We currently have three business accounts at the bank.

TD Bank and His House Children's Home have an important relationship, and we are committed to their mission and work in the community. We strongly support their acquisition of First Horizon and believe it will strengthen their presence and investments across all states in which TD and First Horizon operate.

Sincerely,

A handwritten signature in blue ink that reads "Silvia M. Smith-Torres".

Silvia Smith-Torres  
Executive Director



April 12, 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](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that the Hispanic Chamber of Commerce of Metro Orlando (HCCMO) has with TD Bank.

HCCMO's mission is to drive economic growth by strengthening Hispanic business in Central Florida. For 29 years, HCCMO has supported the growth of the Hispanic business community in Central Florida. TD Bank has been a top investor and integral partner in helping the chamber fulfill its mission. Thanks to the support of companies like TD Bank, HCCMO empowers diverse business owners and professionals through programs, events, resources, and activities aimed at improving the economic development of Hispanics and other minority groups in the region. Our Chamber also serves as the gateway for large organizations/national corporations to connect with the local Hispanic business community.

On behalf of HCCMO, 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 407-428-5870 or email [gortigoni@hispanicchamber.net](mailto:gortigoni@hispanicchamber.net).

Sincerely,

Gaby Ortigoni  
President & CEO

Gaby Ortigoni  
President/CEO

2022

**EXECUTIVE BOARD**

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Wells Fargo  
WFTV Channel 9

*"Our mission is to drive economic growth by strengthening Hispanic business in Central Florida"*



**Hollings Cancer Center**  
An NCI-Designated Cancer Center

**Office of Development**  
86 Jonathan Lucas Street  
MSC 955  
Charleston, SC 29425  
(843) 792-9335 (p)  
(843) 792-4233 (f)  
[hcc.musc.edu/giving](http://hcc.musc.edu/giving)

April 12, 2022

Mr. James W. Corkery, Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Hollings Cancer Center and the MUSC Foundation, 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 Hollings Cancer Center and our mission to reduce the cancer burden in South Carolina through high-quality cancer care, clinical research, professional education, and community outreach programs for several years. With First Horizon's support, we have successfully executed our annual Gourmet & Grapes fundraising event, which raises funds for life-saving cancer research and patient programs at Hollings. They have been the presenting sponsor of this event since 2020.

Through our engagement with First Horizon, we know first-hand of the bank's steadfast commitment to the people, businesses, and communities they serve. We are grateful for their dedication and all they have done to further our mission. Please let me know if I can provide any additional information.

Sincerely,

Debbie Bordeau  
Director of Development  
MUSC Hollings Cancer Center



200 St. John Street  
Lafayette, La. 70501

Phone: 337-235-0267  
Fax: 337-235-0558  
Email: HFS98@aol.com

*"Let the children come to me and do not hinder them."*

March 5, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 here at Holy Family Catholic School. On behalf of Holy Family Catholic School, 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 Holy Family and mission to serve the less fortunate in Lafayette, LA. With First Horizon's support, we have been able to offer our students financial education and afford a reasonable line of credit with great support of our school when it needed financial consideration to sustain its mission of affording Catholic education to the underserved population in the Lafayette area.

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,

Rogers Griffin  
Principal

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



April 21, 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](mailto:comments.applications@phil.frb.org)

OR

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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that *H.O.M.E.S., Inc.* has with TD Bank. We have been *working with and have received support from* TD Bank in *Fort Lauderdale, Florida* since 2011.

**H.O.M.E.S. Inc. Mission: *Providing Quality Community & Economic Development benefiting at-risk/disadvantaged lower income Broward County Residents and Neighborhoods.***

Please see the attached one sheet which depicts the work we do in the community. TD has been supportive by providing financial support, volunteers and leadership insight for planning purposes over the years. Grants have been provided to support our affordable housing activities for low to moderate income tenants, support services for youth aged out of foster care living in supportive housing, financial literacy training for residents & youth, services and support for community members during the Pandemic for rent and utility payments.

On behalf of *H.O.M.E.S., 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 (954) 552-0225 or [ltaylor@homesfl.org](mailto:ltaylor@homesfl.org).

Sincerely,

Linda Taylor

CEO

Cc Ana Castillo



April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Sirs:

I am writing to recognize both First Horizon Bank, and TD Bank, for their continued generosity and support of our programs. On behalf of Homes of Hope, Inc., a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with both banks.

First Horizon and TD Bank have both been valued partners of Homes of Hope, and our mission to open doors to economic mobility through housing, economic and workforce development in South Carolina. With First Horizon's and TD Bank's support, we have been able to develop 675 affordable homes, offer connections to resources that lead to economic mobility for all housed households, and provide workforce development certification and employment connections for 323 men who have overcome addictions through our program. We have also developed 2 commercial properties which provided business opportunities for 4 minority-led start-ups, and a 3<sup>rd</sup> property that provides a Small Business Success Center focused on minority owned businesses, a Women's Business Center sponsored by the SBA, and a Community Navigator Program for small business success also sponsored by the SBA, as well as the opportunity for owned real estate for 3 minority-led non-profits to build their sustainability.

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

Sincerely,



■  
President/CEO

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*



April 6, 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](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Corkery and Mr. Almonte,

As the President and Chief Executive Officer of the Housing and Community Development Network of New Jersey ("the Network"), I am writing in support of TD Bank and its activities here in the Garden State. We are extremely grateful for and proud of the strong commitment that TD Bank has demonstrated to our lower-income communities and residents. Since our founding in 1989, the Network has been the premiere statewide association of more than 270 nonprofit developers and private sector members committed to making sure everyone can afford to call New Jersey home. Our success, and that of our members and the residents they serve, is made possible by the kind of partnership we have with TD Bank.

The Network and TD Bank have been strong and engaged partners for many years and have worked together during that time to create and support thriving communities. We have worked with TD Bank and its leaders in a number of ways, including:

- Coordinating and publicizing low and moderate income lending products for NJ's underserved neighborhoods, including below market mortgages and home improvement loans, construction and permanent financing for affordable housing, small business loans targeted to women and minorities, community and economic development and grants to nonprofit organizations;
- Working with Bank leaders to expand and strengthen NJ's signature community investment tool, the Neighborhood Revitalization Tax Credit, providing 100% tax credit to investors with a state tax liability for investing in resident-driven neighborhood plans and projects;
- Launching a community development mentoring program with support from TD Bank staff who have coached emerging leaders in the field, to promote the professional development of new leaders from underrepresented communities, especially Black and Brown practitioners; and
- Inviting Bank leaders to help found and participate in our Community Development Investment Advisory Board (CDIAB), where market leaders incubate ideas and innovate products to meet the dynamic needs of the underserved communities. TD Bank has been a key member of the CDIAB and helped us to identify and respond to needs in critical markets.

In addition, TD Bank and its leaders have supported the Network's housing counseling program, helping us launch, sustain and expand our HUD-certified, funded housing counseling intermediary. We have grown, with the bank's support, to be the largest intermediary in the Garden State, providing technical

assistance and training to nine sub-grantees and 40 other counseling organizations who participate in our counseling work. This work is now expanding to include rental housing counseling, a crucial element of our COVID response program.

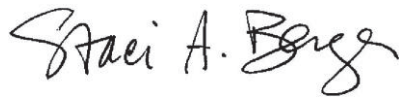
TD Bank has been a valuable partner, supporting networking and learning events like our Healthy Homes and Communities Summit and Under One Roof, our Annual Membership meeting. Both events bring community development practitioners, private sector lenders, public officials and industry leaders together to share strategies and build pathways to safe, stable and affordable communities. During the pandemic, Bank leaders participated in these events virtually, never wavering in their commitment to help the community development sector find solutions to challenging issues that none of us had ever experienced.

I would be remiss if I did not note that TD Bank is one of the very few remaining financial institutions that maintains a signed Community Reinvestment Act agreement in New Jersey. We work together with TD Bank leaders to evaluate and measure the progress of the lending products identified in the agreement. In a time when banks can forego these agreements, it is especially gratifying that TD continues to demonstrate an unwavering commitment to doing the right thing.

On behalf of the Network, 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.

If I can be of additional assistance in any way, please do not hesitate to contact me by email, [sberger@hcdnnj.org](mailto:sberger@hcdnnj.org) or by cell, 732-406-7604.

Sincerely,

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

Staci A. Berger  
President and Chief Executive Officer

CC: Mariya Burnell





April 1, 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](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

Dear Mr. Corkery and Mr. Almonte,

I write in support of TD Bank (TD) and in recognition of the relationship that my organization, Transitional Housing Corporation d/b/a Housing Up, has with TD Bank. Housing Up has been working with and has received financial support from TD Bank in Washington, DC since 2014.

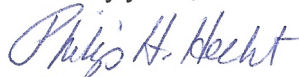
Since 1990, Housing Up has provided comprehensive case management services to families, seniors and veterans who have experienced homelessness and has developed affordable housing in the District of Columbia. We currently serve almost 900 households and have more than 1500 units of affordable rental housing in our development pipeline.

Over the years Housing Up has worked with TD, the bank has provided valuable advice and assistance with our operating and investment accounts, and the TD Charitable Foundation has awarded us several substantial grants that have enabled us to develop more affordable housing in the District of Columbia.

On behalf of Housing Up, 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. My email address is [phecht@housingup.org](mailto:phecht@housingup.org).

Sincerely yours,

  
Philip H. Hecht  
President & CEO





April 6, 2022

### Board of Directors

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Susan Fortunato

#### Vice-President

Emily Dozier

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Lorna Thompson  
Norma Vizcarondo  
Thomas Zurhellen

### Executive Director

Christa Hines

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](mailto: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 Hudson River Housing has with TD Bank. We have been working with and receiving support from TD Bank for the work we do in the Hudson Valley for decades.

Hudson River Housing provides a continuum of services that improves lives and communities through housing with compassion and development with vision. We create pathways out of homelessness through empowerment, education, and advocacy. We strengthen communities by developing and preserving affordable housing and creating opportunities for people and places to thrive.

One of our stand-out projects, done with the unwavering support of TD Bank, was taking a vacant shell of an old factory building and creating fifteen (15) mixed income apartments and four (4) commercial spaces. This project, known as The Poughkeepsie Underwear Factory, or PUF, as we lovingly call it is a gem on North Cherry Street and has just celebrated the fifth anniversary of its opening.

On behalf of Hudson River Housing, 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.

Sincerely,

Christa Hines  
Executive Director

Housing with compassion...  
Development with vision



Hudson River Housing, Inc. is funded by Federal, State, Dutchess County, local and private dollars.



**IMPACCT  
BROOKLYN**

**Strengthening communities through housing,  
economic opportunity and advocacy**

April 22, 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](mailto: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 and in recognition of the relationship that Pratt Area Community Council, Inc. dba IMPACCT Brooklyn (IMPACCT) has with TD Bank. We are proud to be an organization that banks with TD Bank. This relationship started several years ago with TD Bank staff volunteering to participate in IMPACCT's Financial Education workshops. Now we enjoy a banking relationship that includes \$22 million financing of our senior housing project in Bedford Stuyvesant Brooklyn. TD Bank has supplied volunteers and sponsorship for our annual benefit. In addition, this past year, IMPACCT won the Housing for Everyone grant to assist Brooklynites fight eviction, receiving a grant of \$250,000.

IMPACCT's mission is to contribute to the development of the community; we: preserve and create affordable housing; promote and support the development of small businesses and vibrant commercial corridors; and inform, organize, and galvanize members of the community to be civically engaged. We believe fulfilling the fundamental right to affordable housing is a cornerstone for establishing human well-being, preventing displacement, and enhancing economic, racial, and cultural diversity. Founded in 1964 by activists dedicated to restore the Fort Green/Clinton Hill Brooklyn during a period of white flight and abandonment, incorporated 1/6/1972, we began to take action and built a professional staff ready to reclaim abandoned housing and creating opportunities renters and first-time home buyers. In 2003, we addressed local homelessness by transforming a deteriorated 1850s architectural gem, Gibb Mansion, into a vibrant supportive housing community. Since 1988, IMPACCT Brooklyn created over 1,000 units of affordable/supportive housing. In the late 1990s vacant storefronts became the challenge and our economic development plan revitalizing the Fulton Street commercial corridor effectively halted neighborhood neglect.

The COVID 19 pandemic spotlights the inequities that exist in Central Brooklyn. Racial disparity and income inequality is prevalent, amplifying the need for our work to continue. IMPACCT Brooklyn during this pandemic has taken a hybrid approach to offering our services, continuing to be of service to our residents and to the community at large. We have essential workers on staff that continue to work onsite. Our staff is over 95% people of color and our board is racially and gender diverse. We are fiscally sound and have been able to retain staff thus providing a unique capacity to expand our ability for advancing racial equity throughout Central Brooklyn by strengthening our core programs.

The team at TD Bank have been great to work; including: Jennifer Waters, Norgieru Aigbogun, Jonathan Cruz, Gloribel Cruz, Pierce Frazier, Niressa Williams; Dawn Riess, Laura Levesque, Matthew Schatz, Lori Lozowick, Alexander Marte, Yvonne.Riley-Tepie and a host of other TD bankers.



**IMPACCT  
BROOKLYN**

**Strengthening communities through housing,  
economic opportunity and advocacy**

We have found that the needs for improvement come with some of the cash management features like including Zelle for business. We would strongly consider TD Bank as our main provider if it were not for some of the cash management features needed that don't currently exist.

Note, I have had the opportunity to work with several members of the TD Bank family during my first career in banking. I have found that the commitment to community is guided by the leadership of this institution, which is so important. We know TD Bank 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 [Bernell\\_grier@impacctbk.org](mailto:Bernell_grier@impacctbk.org).

Sincerely,

Bernell K. Grier



April 6, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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. Since 2009, First Horizon Bank, formerly First Tennessee Bank, has made significant investments in Inter-Faith Food Shuttle, a 501(c)3 non-profit organization. Please accept this letter of support recognizing the committed partnership we enjoy with the bank.

The partnership has spanned board member participation, event sponsorship, volunteerism, as well as funding for critical programming throughout central North Carolina. Most recently in response to the COVID-19 Pandemic, First Horizon supported our food recovery and distribution efforts that brought food directly to the point of need for neighbors at risk of hunger. More recently in 2021, First Horizon Bank made an investment in the Food Shuttle's child nutrition programs such as Backpack Buddies and School Pantries, as well as our Agriculture Education initiatives.

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 by contacting me at [Rachel@FoodShuttle.org](mailto:Rachel@FoodShuttle.org) or 941-876-8017.

Sincerely,

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

Rachel Quigley  
Director of Development and Corporate Relations

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

# JACKSONVILLE HUMANE SOCIETY

## BOARD OF DIRECTORS

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## BOARD MEMBER EMERITUS

Linda Stein

## CHIEF EXECUTIVE OFFICER

Denise Deisler



April 7, 2022

Mr. James W. Corkery

Federal Reserve Bank of Philadelphia  
Ten Independence Mall

Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 the Jacksonville Humane Society, 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 the Jacksonville Humane Society and mission to serve both pets and the people who love them in Jacksonville, Florida and surrounding counties. With First Horizon's support, we have been able to pilot our veterinary technician internship program. Their grant award allowed us to provide stipends to high school students with an interest in careers in veterinary medicine. The students are

# JACKSONVILLE HUMANE SOCIETY

## BOARD OF DIRECTORS

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*Chair*

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Bruce Coggins  
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Kaci Barnes

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Kathy Caldwell

Kristine Cherek

Dina DeMarco

Cantrece Jones

Gary Meeks

Lori Tomeo

Heather Yearwood

## BOARD MEMBER EMERITUS

Linda Stein

## CHIEF EXECUTIVE OFFICER

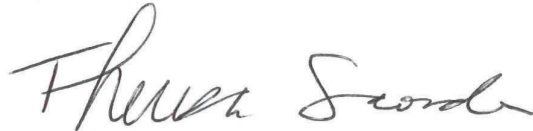
Denise Deisler

currently working under the leadership of our veterinarians and veterinary leadership team to learn the skills needed to pass their Veterinary Technician Assistant Certificate.

The program recruited students of color from a Title 1 school in a underserved neighborhood in Jacksonville. The goal is to increase opportunities for students to grow in STEM careers while also helping advance diversity, equity and inclusion in the field of veterinary medicine.

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,



Theresa Scordo

Chief Development Officer

Jacksonville Humane Society

[TScordo@jaxhumane.org](mailto:TScordo@jaxhumane.org)

904.493.4606

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





April 14, 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](mailto: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 appreciation of the relationship that the JAX Chamber has with TD. We have received continued support from TD over the years and are grateful for their partnership and important work in the Jacksonville community.

Each year the JAX Chamber salutes the entrepreneurial spirit of Jacksonville's small businesses with the Small Business Leader of the Year Award. These small business leaders are recognized annually at a breakfast, with the overall winner's award presented by TD Bank. The generous sponsorship of TD proves important not only to the JAX Chamber, but to the Jacksonville business community. TD's support of recognizing small businesses and entrepreneurial leaders highlights the region's competitive edge, growth potential and vast business opportunities.

TD Bank has also been a long-term supporter of the Jacksonville Women's Business Center (JWBC). TD's North Florida Market President Cindy Stover has served on the JWBC Advisory Board, mentored participants of the program, and has been an involved advocate of JWBC for many years. Additionally, TD has supported the JAX Chamber's Venture Services division as a whole in terms of mentoring, funding, and providing subject matter experts for financial literacy. Cindy has also served for several years on the JAX Chamber Board of Directors and is committed to helping our local economy thrive.

On behalf of the JAX Chamber, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know that they will grow and prosper in our community and are looking forward to continuing our partnership with them.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads 'Daniel Davis' in a cursive script.

Daniel Davis  
President and CEO,  
JAX Chamber



Jewish Family Service  
Atlantic & Cape May Counties  
607 North Jerome Avenue  
Margate, NJ 08402

P 609.822.1108  
F 609.822.1106

[jfsatlantic.org](http://jfsatlantic.org)

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Andrea Steinberg, LCSW

President  
Joel Caplan, Ph.D.

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Melissa Rosenblum, Esq.

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\*Previous Presidents  
<sup>o</sup>Deceased

# JFS

April 10, 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](mailto: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 relationship that Jewish Family Service of Atlantic County (JFS) has with TD Bank. We have received support from TD Bank since 2009.

The mission of JFS is to motivate and empower people to realize their potential to achieve personal goals and enhance their quality of life through a wide range of supports regardless of their religion, race, gender, sexual orientation, ethnicity, age or background. In keeping with Jewish values and the spirit of tikkun olam (healing the world), JFS is committed to providing services with integrity, compassion, respect, and professionalism.

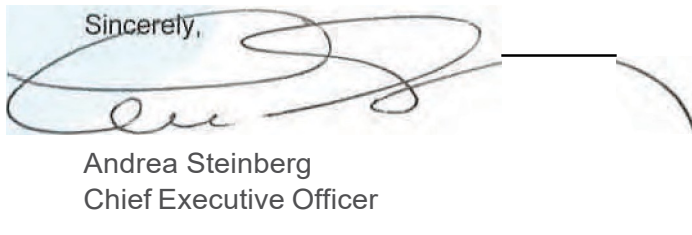
TD Bank Support:

- In 2009, \$2,500 was donated to the JFS Emergency Response Center, which was set up following the economic downturn.
- In July 2020, JFS was awarded \$15,000 grant, to support our Vocational Services Program, which helps job seekers with disabilities secure meaningful employment.
- During the pandemic with an increase of homelessness, JFS received \$150,000 to address growing needs of people at risk or experiencing homelessness.
- In 2021, JFS received an additional grant of \$150,000 from the TD Charitable Foundation, allowing Atlantic Homeless Alliance to serve the surge in people facing eviction who had fallen through the cracks of existing public rental assistance programs, which were not equipped to respond to the extraordinary economic circumstances created by the pandemic in Atlantic County.

On behalf of JFS, 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 [astenberg@jfsatlantic.org](mailto:astenberg@jfsatlantic.org) or 609-822-1108 Ext. #138.

Sincerely,



Andrea Steinberg  
Chief Executive Officer



April 9, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Junior Achievement Greater Baton Rouge and 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 Junior Achievement Greater Baton Rouge and Acadiana and mission to inspire and prepare youth for the global economy in Baton Rouge and Lafayette, Louisiana. With First Horizon's support, we have been able to educate K-12<sup>th</sup> graders on financial literacy, work readiness and entrepreneurship. Ultimately providing students with essential life skills to succeed in life. The First Horizon team offered countless hours mentoring youth in our community. Providing a wealth of knowledge and inspiring kids to own their economic success.

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,  
Paula Dawson  
President - Junior Achievement Greater Baton Rouge and Acadiana

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



Junior Achievement of  
Greater New Orleans, Inc.  
5100 Orleans Avenue  
New Orleans, LA 70124  
504-569-8650  
Fax 504-569-8660  
[www.jagno.org](http://www.jagno.org)

April 5, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Junior Achievement of Greater New Orleans, 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 Junior Achievement and our mission to inspire and prepare young people to succeed in the Greater New Orleans region. With First Horizon's support, we have been able to provide JA programming to several thousand students just in the past few years. This year specifically, our schools were hard hit by Hurricane Ida. With First Horizon's support, we were able to provide much needed school supplies, hygiene kits and school uniforms to over 6,000 students in 8 of our highest impacted schools in multiple parishes

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 "Larry Washington".

Larry Washington  
President  
Junior Achievement of Greater New Orleans

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

**Junior Achievement of Greater New Orleans inspires and prepares young people to successfully participate in our economy through workforce readiness, entrepreneurship and financial literacy.**

4.2.22

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

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

To Whom It May Concern:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Junior Achievement of Memphis and the Mid-South, 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 Junior Achievement of Memphis and the Mid-South and our mission to empower children to lead independent lives as they work to attain their dreams through programs that teach financial literacy, work readiness, and entrepreneurship in Memphis, TN. With First Horizon's support, we have been able to launch a new Experiential Learning Center in the Binghampton community. As part of our learning center, First Horizon was our first supporter to join our capital campaign as the presenting sponsor of JA BizTown where children connect financial literacy to citizenship, career exploration, and the economic drivers that guide the Mid-South. Far beyond their incredible financial investment, has been the gift of First Horizon team member's volunteer hours. Always the first to say yes and bring LARGE groups of volunteers, First Horizon team members serve in our JA in a Day and JA BizTown program as mentors and guides for our young learners. We are proud to have First Horizon team members on our Board of Trustees and on our Young Professional Board. They are the best of partners with their time, talent, and treasure and these gifts have helped reframe Junior Achievement so that we were able to serve 15,000 children of which over 85% come from our LMI communities.

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,



Leigh Baim Mansberg  
President and CEO

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)