

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

**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 United Planning Organization (UPO) has with TD Bank. We have received support from TD Bank in Washington DC for over a decade and express gratitude and support for TD's commitment to community impact.

The United Planning Organization, the designated community action agency for Washington, DC, was established December 10, 1962 to plan, coordinate, and implement human services programs for low-income residents in the Nation's Capital. For nearly 60 years, UPO has been in the forefront of the war on poverty. As a channel for economic security and growth for Washington, DC residents, UPO has laid groundwork for innovative human service programs such as workforce development training, youth development, and Early Head Start. Today, UPO continues to provide residents with comprehensive resources for early childhood education; youth; employment and training; case management and family and community transformation services.

The success of our work relies on strategic partnerships and TD Charitable has aligned with UPO's mission to unite people with opportunities through its generous support in education, housing security and workforce development. From support of our Martin Luther King, Jr. Memorial Breakfast that provides scholarships to low-income high school graduates seeking to pursue a college education to our work to the credentialing of 15 Head Start parents with a Child Development Associate, TD bank has been a stalwart and reliable supporter.

The TD Charitable Foundation was also sensitive to the unique needs of the community during this recent pandemic and expanded its support by helping UPO to care for the nation's most vulnerable families. TD Bank's partnership ensured that:

- 500 DC residents were aided with food support and PPE supplies to combat food insecurity and to ensure access to additional protection against COVID-19 infections.
- 200 home-bound DC residents received food and check-ins and 15 volunteers (some of whom were recently unemployed as a result of the pandemic) received stipends to deliver food to senior citizens and home-bound District residents.

- Through the *Housing For All Program*, UPO expanded its rental assistance for customers and saved one from immediate eviction.

It is for these reasons that we fully support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in ensuring the financial stability of families in the DC community and communities across the nation. TD Bank does more than just talk about community; it is a part of the fabric of the community.

Please let me know if I can answer any question or provide any additional details. You may reach me at 202-238-4694 or [athomas@upo.org](mailto:athomas@upo.org).

Sincerely,



Andrea Thomas  
President and CEO



## United Way for South Louisiana

600 Academy Street, Houma, Louisiana 70360 985-879-2461

Serving the Parishes of: Terrebonne, Lafourche, Assumption and St. Mary

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 United Way for South 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 United Way for South Louisiana's mission to be recognized as the best caring choice for donors and provide financial support for local health and human service agencies benefiting out people in the parishes of Terrebonne, Lafourche, St. Mary, and Assumption. With First Horizon's support, we have been able to begin our mission of long-term recovery after hurricane Ida devastated our community.

Getting our neighbors into safe homes, helping children get the necessary tools to get back in the classroom, and feeding all those affected by the storm and many other every day emergencies is something we could not do without the support of community leaders like First Horizon.

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 the people in our community. Please let me know if I can provide further information.

Sincerely,

Alina Merlos  
Executive Director  
(985)226-0655

**GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.™**



United Way  
of Greater Philadelphia  
and Southern New Jersey



April 21, 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,

As President and CEO of United Way of Greater Philadelphia and Southern New Jersey (UWGPSNJ), I am pleased to present this letter of support for TD Bank.

The mission of UWGPSNJ is to end poverty and expand opportunity for all. In support of this, we gather diverse voices from business, government, funders and nonprofits to form large-scale partnerships and solutions around the important issues confronting our region. Through direct philanthropy and volunteerism, TD Bank has been a valued partner in this endeavor, working with United Way to achieve financial stability and prosperity for low-income residents in the greater Philadelphia region.

Since 2016, TD Bank has provided more than \$2.1M in direct support for our Financial Empowerment/IDA programs as well as our Innovation Fund and Women United campaign. In addition, TD Bank employees have contributed \$325,000 in annual giving support to UWGPSNJ. As recently as 2021, United Way's Women United group recognized TD Bank's Vice President/Corporate Citizenship Manager Erinn Corbett-Wright with our "Rising Star" award for her accomplishments as a philanthropic leader in the community.

I am confident that TD Bank's concern for empowering the communities it serves will be reflected in its plans for the greater Memphis region. I hope you will look with favor on their application to expand their footprint through the acquisition of First Horizon Bank.

Sincerely,

Bill Golderer  
President and CEO

**BOARD CHAIR**  
Robert E. Sanchez  
**PRESIDENT AND CEO**  
Joe Zubizarreta

**EXECUTIVE COMMITTEE**  
Jayne H. Abess, Emeritus  
Alexander P. Adams  
Andrew L. Ansón  
Camila Cote  
Lilia C. DiBello, Ed.D.  
Baldwyn English Jr.  
Melissa Gracey  
Juan Carlos (JC) Liscano  
Carlos A. Migoya  
Darrell W. Payne  
Carmen Sabater  
Gene Matthew Schaefer  
Penelope S. Shaffer, Ph.D.

**CO-COUNSELS**  
Jorge L. Hernandez-Torano  
Susan Potter Norton

**BOARD MEMBERS**  
Steven J. Brodie, Emeritus  
Sheldon T. Anderson  
Peter L. Belmont  
Sam Blatt  
Alfred A. Bunge  
Alberto de Cardenas  
Alan T. Dimond  
Eddie Dominguez  
Miguel "Mike" G. Faria  
Jose Keichi Fuentes  
Luis Gamoneda

Calixto J. Garcia Velez  
Brian Y. Goldmeier  
Aminda "Mindy" Marqués González  
Francisco "Paco" Gonzalez  
Frank Gonzalez  
Xavier Gonzalez  
Kim Y. Griffin-Hunter  
Karla Hernandez-Mats  
Jason Jenkins  
Seth R. Kaplan  
Jess Lawhorn Jr.  
Jose R. Mas  
Patricia M. Menéndez-Cambó  
Thomas J. Pelham

Jerry Plush  
Gladys Reed  
Jerry Reed  
Patricia Rosello  
Duany Ruiz  
David M. Seifer  
Jay Steinman  
Rashad D. Thomas  
Jacqueline A. Trivisano, Ed.D.  
Mike Valdes-Faul  
Ana VeigaMilton

**EX-OFFICIO**  
Jose L. Dotres, Ed.D.  
The Hon. Danielle Levine Cava  
Jake Freeman  
Soledad "Sol" Picon  
Cori-Anna White

**ADVISORY COUNCIL**  
Cesar L. Alvarez  
Tony L. Argiz  
José R. Arriola  
Natacha Munilla Bastian  
Jon Batchelor  
Manuel J. Becerra  
Darlene Boytell Pérez  
The Hon. Sue M. Cobb  
Stephen G. Danner  
Peter J. Dolara  
Albert E. Dotson Jr.  
Richard D. Fain  
Robert D. Fatovic  
Miguel "Mike" B. Fernández  
Rudy Fernández  
James L. Ferraro  
Julio Frenk, Ph.D.  
Maritza Gomez-Montiel  
Matthew B. Gorson  
Gerald C. Grant Jr.  
Adolfo Henriques  
Peggy M. Hollander  
Laurie B. Jennings  
Joseph P. Lacher  
David Lawrence Jr.  
Elizabeth B. Leight, Psy.D.  
Jack Lowell Jr.  
Jeffrey S. Miller  
John Randolph Millian  
W. Allen Morris  
Eduardo J. Padrón, Ph.D.  
Toni Randolph  
Mark B. Rosenberg, Ph.D.  
José A. Sánchez  
Merrett R. Stierheim  
Oscar Suarez  
Arthur J. Torno  
Trae Williamson

**PRESIDENT EMERITUS**  
Harve A. Mogul



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 (TD) and in recognition of the relationship that United Way Miami has with TD Bank. We have been working with TD Bank in Miami for many years and the relationship has always been one of mutual respect and admiration.


United Way Miami is dedicated to help the underserved in our community through our efforts in education, health and financial stability. We operate our own early education academies, centers for financial services and support over 60 non-profit agencies throughout Dade County.

For many years, TD Bank employees have supported our work in the community through the annual employee giving campaign generating over \$50,000 annually in donations. In addition, the TD Bank Charitable Foundation has supported the work of the United Way Center for Financial Stability for many years and the bank has sponsored several events including volunteer activities in the community.

TD Bank staff are also very active as United Way volunteers including serving on various committees such as the Women United Executive Committee, Tocqueville Society Cabinet, Young Leaders Executive Committee and the United Way Board of Directors.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at [zubij@unitedwaymiami.org](mailto:zubij@unitedwaymiami.org) and 305-646-7090.

Sincerely,  
  
Joe Zubizarreta  
President/CEO

cc: Felipe Basulto, Market President, South Florida Banking, TD Bank

JZ/av

The Ansin Building  
3250 SW 3 Avenue  
Miami, FL 33129 2712  
tel (305) 646-7000  
[unitedwaymiami.org](http://unitedwaymiami.org)



United Way of Acadiana

215 E PINHOOK ROAD  
LAFAYETTE, LA 70501  
337.233.8302  
UNITEDWAYOFACADIANA.ORG

April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](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, leadership, and support of our programs. On behalf of United Way of Acadiana, a 501(c)3 non-profit organization based in Lafayette, Louisiana, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of United Way of Acadiana and our mission "to unite people and organizations with passion, expertise, and resources to create more opportunities for a better life" in the Acadiana region. With First Horizon's support, we have been able to provide financial education to families, improve educational resources, provide necessary disaster relief, and operate many other programs in our community. In fact, at our recent Annual Meeting, the First Horizon team was recognized with the annual Torian Award, the highest award for our corporate partners.

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 "Carlee Alm-LaBar".

Carlee Alm-LaBar  
President/CEO  
United Way of Acadiana  
cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

**CORPORATE CORNERSTONE PARTNERS**

ACADIAN COMPANIES | CAPITAL ONE | ENERGY | FIRST HORIZON | KATCTV3 | SCP HEALTH | SUPER 1 FOODS



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 United Way of Baldwin 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 United Way of Baldwin County and mission to build, grow and enhance the well-being of citizens in Baldwin County, Alabama. With First Horizon's support, we have been able to assist individuals out of financial crises and provide access to financial literacy to ensure a better future.

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.

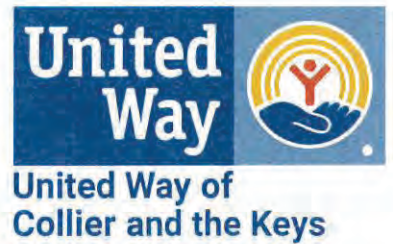
Sincerely,

A handwritten signature in black ink that reads "Marina Simpson".

Marina M. Simpson  
Executive Director  
251.943.2110

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





April 19, 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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of United Way of Collier and the 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 United Way of Collier and the Keys and mission to create thriving community by improving the financial stability of families living paycheck to paycheck and by strengthening health and education in our regional United Way area. With First Horizon's support, we have been able to add affordable housing, offer rental and utilities assistance, further education, and provide access to financial assistance to those 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 blue ink, appearing to read "Steven L. Sanderson".

President and CEO

**Board Chair**  
Kathy Connelly

**Vice Chair**  
Maria Jones

**Board of Directors**  
Marshall Bender  
Peter Berry  
Thaddeus Cohen  
Michael Dalby  
Ross Dickmann  
Bill Doxey  
David Gordley  
Jane Knoble-Mañalich  
Nancy Limb  
Todd Lyon  
Debbie Mathews Finch  
Carlos D. Rodriguez  
John Slavik  
Gregory G. Smith  
Richard Tamborrino  
Jessica Tressler  
Tina Wheeler  
Karen L. Woodbridge  
Trich Worthington

**President and CEO**  
Steven L. Sanderson, CFRE





## United Way of East TN Highlands

04/07/2022

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 United Way of East TN Highlands, 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 United Way and our mission to break the cycle of poverty in Johnson City, TN. With First Horizon's support, we have been able to help over 13,000 individuals receive food, shelter, and clothing. Funding and volunteerism from First Horizon employees also allows us to help with intangible needs such as character building activities for youth, companionship for our senior citizens and mental health counseling for many residents of 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,

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

**Mailing Address**  
PO Box 4039  
Johnson City, TN 37602-4039  
**Website:** [www.unitedwayetnh.org](http://www.unitedwayetnh.org)

**Washington County Office**  
1907 North Roan Street, Suite 409  
Johnson City, TN 37601  
Phone: (423) 220-1229

**Carter County Office**  
546 E. Elk Avenue  
Elizabethton, TN 37643  
Phone: (423) 543-6975



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)

**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 United Way of Greater Kingsport, 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 United Way of Greater Kingsport and our mission to improve lives by mobilizing the caring power of the community of Greater Kingsport, Tennessee. With First Horizon's support, we have been able to partner with Operation Hope Inside to extend financial coaching to our community members, offer financial coaching curriculum to our member agencies and provide financially support to our 36 programs serving over 1400 individuals every day.

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 read "Rebecca Sutphen".

Rebecca Sutphen  
Senior Director of Community Impact  
United Way of Greater Kingsport  
cc: *First Horizon Bank via email at* [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

**UNITED WE'RE STRONG**



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)

CC: [cra@firsthorizon.com](mailto:cra@firsthorizon.com)

**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 United Way of Greater Knoxville, 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 United Way of Greater Knoxville and its mission to bring people together to create lasting change that will improve lives in our community in Knoxville, Tennessee. With First Horizon's support, we have been able to grow our programs exponentially over the last several years. Our Big Give fundraising event, which First Horizon sponsors, is now the Knoxville community's largest giving day, with over 100 nonprofits participating and hundreds of thousands of dollars raised through the initiative. First Horizon has also helped us formalize a partnership with One Knox, Knoxville's new professional soccer club. Thanks to this partnership, proceeds from soccer game ticket sales will benefit United Way and we are expanding our reach. First Horizon leadership and employees have enabled us to grow our annual campaign, fund our programs at a higher level, and help more Knoxvilleians achieve self-sufficiency. Our programs work to provide access to housing, create an equitable food system rooted in community, and reshape the childcare system in Tennessee to support young children and their families.

Through United Way's 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 read "Matt Ryerson".

Matt Ryerson  
President & CEO  
[RyersonM@unitedwayknox.org](mailto:RyersonM@unitedwayknox.org)  
M: (423) 310-7476



**Via Email [LargeBanks@occ.treas.gov] and U.S. Mail**

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

**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 United Way of Greenville County has with TD Bank. We have received support from TD Bank in Greenville, South Carolina for more than 25 years.

United Way of Greenville County's mission is to mobilize people and resources to improve lives, strengthen the community and advance equity for all. For 100 years, United Way has been the trusted partner in the community to understand the most pressing issues and invest in the most effective and efficient solutions. We invest in strategies that work to ensure the well-being of the community's most vulnerable residents. As a funder, partner, and convener, United Way works with the entire community to build resources, focus investments, and foster partnerships that create lasting solutions to major issues with programs and initiatives. United Way seeks to eradicate barriers that prevent Greenville County residents from achieving their full potential and advancement along the economic continuum by investing in education, financial stability, and vibrant and equitable communities.

From the Great Depression to the COVID-19 pandemic and every day in between, United Way has been there for the Greenville community, thanks to generations of caring supporters like TD Bank. United Way has collaborated with TD Bank in various ways in the history of the partnership. Annually TD employees contribute through a workplace giving campaign as well as give their time back through special United Way volunteer initiatives. South Carolina Market President, David Lominack, serves on United Way's Board of Directors along with serving as Co-Chair to the Racial Equity and Economic Mobility Commission. Over the years, United Way has also had representation from TD Bank employees among our affinity networking groups like the Women's Leadership Council and the Young Leaders Society. Additionally, TD Charitable Foundation has directly funded financial stability and racial equity initiatives through grant funding.

On behalf of United Way of Greenville 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.

---

**Our Vision**

A Greenville County where all people have access to the opportunities to achieve their full potential.

**Our Mission**

We mobilize people and resources to improve lives, strengthen the community, and advance equity for the benefit of all.

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

p 864.467.3333  
f 864.467.3535

105 EDINBURGH COURT  
GREENVILLE, SC 29607

Please let me know if I can answer any question or provide any additional details. You may reach me by email at [mbarp@unitedwaygc.org](mailto:mbarp@unitedwaygc.org) or by phone at 864.467.3500.

Sincerely,

A handwritten signature in blue ink, appearing to read 'M Barp', is positioned above the typed name.

Meghan Barp  
President & CEO  
United Way of Greenville County

cc: David Lominack (*via email*)

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 United Way of Northeast 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 United Way of Northeast Louisiana and our mission to support education, financial stability, and health in 12 parishes of Northeast Louisiana for over 20 years. With First Horizon's support, we have been able to invest in initiatives, collaboratives, and partner agencies that provide vital resources to 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,

Janet Durden  
President

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

## OFFICERS

### Board Co-Chairs

Donald F. Donahue  
Michael J. Schmidtberger

### Vice Chair

Joseph A. Cabrera  
Denise M. Pickett

### Secretary

Kevin Stone

### Treasurer

Christine Fenske

## BOARD OF DIRECTORS

Andrew Bregenzer  
Kenneth Bronfin  
Evelyn Castillo  
Steven Choi  
Bernice A. Clark  
Stephanie Ericson  
Hedieh Fakhriyazdi  
Robert L. Friedman  
Tracey Gaven-Bridgman  
Dipti S. Gulati  
Kathryn Kaminsky  
Evan Kaufman  
Elly Keinan  
Randall Kessler  
Larry Klane  
Lorraine Lynch  
Joshua Mason  
Neil Masterson  
Felix Matos Rodriguez, Ph.D.  
Anish Melwani  
Ted Moudis  
Robert W. Mullen  
Paul Papas  
Jennifer Piepszak  
Brad A. Rothbaum  
Todd Schwartz  
Amani Toomer  
David HW Turner  
Karyn Twaronite  
Jennifer Warren  
Theo Yedinsky  
Robyn Zivic

### Directors Emeritus

George B. Irish  
Robert J. Kueppers  
Joe Namath  
Karen Peetz  
Cheryle A. Wills

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 (TD) and in recognition of the relationship that United Way of New York City has with TD Bank. We have been receiving valuable and varied supports from TD Bank since 2010 towards so many of our important programs.

United Way of New York City's mission is to mobilize communities to break down barriers and build opportunities that improve the lives of low-income New Yorkers for the benefit of all. We have been aligned with TD Bank through a shared vision of successful communities where individuals and families have access to quality education and the opportunity to lead healthy and financially secure lives.

Our organization has received numerous charitable contributions, grants, as well as generous offers of employee participation in volunteer projects over the years. Grantmaking from both TD Bank and TD Charitable Foundation have been crucial drivers of our education-focused work for over a decade, supporting our efforts to improve youth literacy and education equity initiatives. TD Bank employees have lined up to participate at our partner food banks, organizing donations to Housing Works, and most recently holding a resume review workshop for women from Coalition for the Homeless. TD Bank and their various subsidiaries have been steadfast and valued partners.

On behalf of United Way of New York City, 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 [gcaputo@uwnyc.org](mailto:gcaputo@uwnyc.org).

Sincerely,  
*Gina Caputo*  
AVP, Corporate Engagement

Cc: Andrew Bregenzer

---

**From:** Kenneth Robinson <kenneth.robinson@uwmidssouth.org>  
**Sent:** Monday, April 11, 2022 10:32 PM  
**To:** CCO Large Banks  
**Cc:** CRA@firsthorizon.com  
**Subject:** [EXTERNAL]Letter of Support for First Horizon Bank

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

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

As President and CEO of the United Way of the Mid-South, it is my privilege to submit these comments, graciously acknowledging and affirming First Horizon Bank's significant investment of resources and services in the communities we serve.

First Horizon has been an exceptional corporate partner in fulfilling the mission of the United Way of the Mid-South (UWMS): to improve the quality of life of Mid-Southerners by mobilizing and aligning community resources to address priority issues and facilitate economic mobility. The city of Memphis has both the highest overall poverty rate (24.6%) among large Metropolitan Statistical Areas with populations greater than 1,000,000, and also the highest child poverty rate (39.6%). As the central focus of our United Way's proactive community impact agenda, we have built a resilient human services ecosystem - *Driving The Dream (DTD)* - that aligns and better integrates the local service delivery system to support families living in poverty; in their achieving economic mobility and advancing toward economic self-sufficiency. Indeed, 96% of the individuals who seek the services provided by the 70 high-performing agencies funded by our United Way are living in poverty or are in low-to-moderate income households. *DTD* is designed to address the root causes that lead to financial insecurity for individuals and families in our community.

It is of vital importance that the local corporate community be integrally involved in funding pivotal, agency-based services and our transformative, whole-community impact work. To that end, we are grateful that in the last five (5) years, alone, First Horizon has provided nearly \$7.0 million to our United Way, including more than \$2.0 million from the First Horizon Foundation, in support of our non-profit partners and our broader economic mobility agenda. This level of generosity has consistently propelled First Horizon into the very top tier - the 99th %tile - of annual contributions from our more than 160 corporate partners. Specifically, First Horizon's support has propelled *Driving The Dream* forward as a resilient systemic response to the need for equitable access to much-needed, multi-domain, wraparound resources for the most economically vulnerable in our community.



With a bold, path-forging commitment, funding from the Foundation has specifically undergirded the development of *DTD's* electronic data-sharing platform, an essential component of the evolution of *DTD's* innovative systemic response. The First Horizon Foundation grants accelerated and scaled up our capacity to track and streamline referrals to supports and services, and to launch the process by which information can be transferred bi-directionally between our data source and our agency partners' data sources; eliminating the need for dual-data entry and significantly reducing the challenges of client-centered data transfer, allowing us to focus on maximizing economic outcomes for the families.

Of note, First Horizon's leadership position in standing up this capacity within our community has stimulated replication by other banks. They've affirmed and demonstrated that an investment in a shared data platform being utilized by local nonprofit agencies providing basic needs and support services to low- and moderate-income individuals meets the qualifications of a community development investment.

The Bank's value to our United Way is institutionalized with an Executive-In-Residence for DTD, and a revolving executive-level Board member; the latter, a position essentially reserved for our priority and strategic partners such as First Horizon. Finally, we are proud to have First Horizon as our banking partner, building our very favorable business relationship upon the footprint of the Bank's charitable support. At the height of the COVID-19 pandemic, First Horizon navigated our application for, and receipt of, \$1.5 million of Paycheck Protection Plan loans - now fully forgiven.

Certainly, we are grateful that the First Horizon Bank has been headquartered in Memphis for over 160 years, and for their long-standing partnership with United Way of the Mid-South. We now look forward to this strong and effectual relationship being further concretized through the bank's merger with Toronto Dominion.

## **REV. KENNETH S. ROBINSON, M.D.**

President & CEO

United Way of the Mid-South

[kenneth.robinson@uwmidsouth.org](mailto:kenneth.robinson@uwmidsouth.org) (901) 433-4340

Contact:

## **LYNN JACKSON**

Executive Assistant to the President & CEO

Senior Associate, Human Resources

[slynn.jackson@uwmidsouth.org](mailto:slynn.jackson@uwmidsouth.org) (901) 433-4355

1005 Tillman Street, Memphis, TN 38112



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



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)

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 am writing today in support of TD Bank and in recognition of the relationship that United Way of the National Capital Area (United Way NCA) has with TD Bank. We have partnered with TD Bank in the Washington DC Metro area for ten plus years in various capacities.

United Way NCA has served the greater Washington region for nearly fifty-years. United Way NCA's mission is to improve the health, education, and economic opportunity of every person in our community, regardless of race, gender, income, or ability. We are committed to reducing disparities and inequities in our region by mobilizing all sectors of the community to create a more equitable future for all.

Since 2015, United Way NCA has launched and operates five (5) Financial Empowerment Centers (FECs), located in Prince George's, Fairfax, Prince William and Montgomery Counties as well as the District of Columbia. The FECs are designed to promote economic opportunity by offering working families no-cost, professional, high-quality financial capacity-building services, such as personalized financial coaching and housing counseling. Located in communities that have historically lacked access to traditional banking services, United Way NCA is expanding our work at the FECs to include a more significant focus on workforce development, job training, and is partnering with community-based institutions to promote FEC services.

Mr. James W. Corkery  
Mr. Jason Almonte  
United Way NCA Letter of Support re TD Bank  
April 18, 2022  
Page 2

TD Bank has collaborated with United Way NCA to bring much needed support around the following United Way NCA community initiatives: i) Project Community Connect; which provides essential services to those at risk of or experiencing homelessness and the Asset, Limited, Income Constrained and Employed (ALICE) population; ii) United Way NCA's Emergency Assistance Fund; iii); and most notably, United Way NCA's expansion of the FEC Network Database; which improves the system's functionality, expands the number of network users, provides critical systems training to staff, and supports equitable access and management of data across all five sites.

On behalf of United Way NCA, 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 in partnership with them on additional efforts to impact the community.

Please let me know if I can answer any questions or provide additional details. You may reach me at [rallenherring@uwnca.org](mailto:rallenherring@uwnca.org) or 202-412-9412.

Sincerely

A handwritten signature in cursive script that reads "Rosie Allen-Herring". The signature is written in black ink on a light-colored background.

Rosie Allen-Herring  
President and Chief Executive Officer

14013 North 22nd Street  
Tampa, Florida 33613  
Phone 813.558.5212  
Fax 813.558.5219

## Board of Directors

### Chairman of the Board

Dr. Eric M. Eisenberg  
Dean – USF College of Arts & Sciences

### Vice Chairman

Leon Paige  
*Retired Lieutenant*  
Hillsborough County Sheriff's Office

### Treasurer

Francis Joseph  
*IT Manager – Bausch + Lomb*  
US Pharmaceutical Operations

### Secretary

Darlene Staunko  
*Community Resident*

### Immediate Past Chairman

Tony Coleman  
*President & CEO – AaSys Group, Inc.*

### Chairman Emeritus

Victor D. Crist  
*Former Florida State Senator*

John Braumuller  
*Vice President – SouthState Bank*

Jon Dengler  
*Executive Director/CEO,*  
WellBuilt Bikes

Dima Didenko  
*Chief Financial Officer,*  
Advent Health – West FL Division

Mark Downing  
*President – MRD Services*

Ross Fabian  
*Community Resident*  
*President – Mid FL Youth Football*

Donald Grantham  
*Pastor – University Baptist Church*

Pamela Hatley  
*Attorney – Pamela Jo Hatley, PA*

Kenneth Jones  
*Manager – Hillsborough County*

Gene Marshall  
*Community Volunteer*

Major Richard Roebuck  
*Hillsborough County Sheriff's Office*

Julia Safina  
*Senior Audit Manager – KPMJ LLP*

Mark Sharpe  
*Executive Director – Tampa !p*

### Executive Director & CEO

Sarah Combs

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



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 today in support of TD Bank (TD) and in recognition of the relationship that University Area Community Development Corporation, Inc. (UACDC) has with TD Bank. We have been working with TD Bank and received support from them in the University Area Community, located in Tampa, FL since 2014.

University Area CDC is a 501(c) (3) public/private partnership whose mission is children and family development, crime prevention, and commerce growth. Its primary focus is the redevelopment and sustainability of the at-risk areas surrounding the Tampa campus of the University of South Florida. For over 23 years, the UACDC has championed positive change in the economic, educational and social levels of the community through youth programs, adult education, affordable housing, workforce and resource assistance, and community engagement.

TD Bank has supported our organization through allowing their TD employees to volunteer for our Annual Paint the Town event each year that focuses on community service through a number of projects throughout the community. The TD Charitable Foundation has also partnered with UACDC to build 15 dreamboxes throughout the community, giving our residents access to reading through mini libraries (dreamboxes) that are strategically placed throughout the community. And the most impactful development was the "Housing for Everyone" grant that we were awarded allowing us to build two modular homes for single moms in the community. This program is a rent to own program geared towards creating homeownership opportunities for single moms.

On behalf of UACDC, 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. Should you have any questions about this letter or require additional information, please do not hesitate to contact me, at 813.558.5212, ext. 301 or [scombs@uacdc.org](mailto:scombs@uacdc.org). Thank you in advance for your consideration.

Sincerely,

Sarah Combs  
Executive Director & CEO  
University Area Community Development Corporation, Inc.  
Tampa, Florida



April 19, 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 Upper East Tennessee Human Development Agency, Inc. (UETHDA), 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 UETHDA and mission to eradicate poverty in Northeast Tennessee. With First Horizon's support, we have been able to assist our neighbors as they move to self-sufficiency by clearing barriers they face in the daily walk. This support is important as we not only remove barriers to self-sufficiency, but also focus on financial literacy as a critical component for our neighbors and families throughout the eight-county region we serve. (Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington).

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,  
Timothy Jaynes  
Executive Director

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

April 20, 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 Urban Affairs Coalition has with TD Bank. We have been receiving support from TD Bank in Philadelphia since 2014.

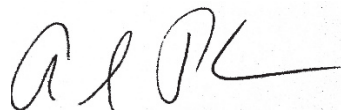
Urban Affairs Coalition (UAC) unites government, business, neighborhoods, and individual initiatives to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues. Since its inception, UAC has advocated for actionable policies and delivered programs that fill critical service gaps in the Greater Philadelphia region, while strengthening the nonprofit sector through a fiscal sponsorship model that reduces administrative overhead and enables organizations to allocate more resources to service delivery. Throughout its 52 years, UAC has been able to improve the chances for youth and low-income families; and assist minority- and women-owned businesses through its array of programs, services, and public policy initiatives. In total, UAC serves over 250,000 people in the region annually through a growing network of over 80 program partners, has a staff of 509 employees, and operates with a FY 2022 budget of \$72 million.

With support from the TD Bank Charitable Foundation, UAC's Community and Economic Development (CED) Department has been able to provide financial literacy education, home buying resources, and foreclosure prevention services for low- and moderate-income Philadelphia residents - while bridging gaps between these communities and mainstream financial institutions. Over the years, funding from TD Bank has most critically sustained its Financial Advancement Network (FAN) Club programming, an innovative model combining traditional financial education workshops with peer support groups. Since 2014, CED has doubled its impact and participant base thanks to TD Bank's contributions.

On behalf of Urban Affairs Coalition, 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 [aprabhakaran@uac.org](mailto:aprabhakaran@uac.org) or (215) 851-1982.

Sincerely,





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

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

Dear Mr. Almonte,

I am writing in support of TD Bank (TD) and recognizing Urban Edge's relationship with TD Bank. We have been working alongside and receiving funding from TD Bank in the Roxbury neighborhood of Boston since 2017.

Urban Edge is a nonprofit community development organization located in Boston with a mission dedicated to strengthening communities and families. Together, we build affordable housing and vibrant, prosperous neighborhoods. We focus on economic justice through financial counseling, wealth building through homeownership education, anti-displacement through foreclosure prevention, and robust community engagement as we construct more affordable housing.

Since 2019, TD Charitable Foundation has supported our Housing Stability and Financial Capability initiative in Roxbury and Jamaica Plain. Because of TD, we have provided financial capability counseling to nearly 200 low-to-moderate income (LMI) families, helping them stabilize their homes and set goals for their future. In addition, we created a cohort of fathers dedicated to effective child-rearing and financially supporting their families through budgeting and career advancement.

I am pleased to support TD Bank's application to receive approval to acquire First Horizon on behalf of Urban Edge. 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 additional details. You may reach me at [edorcely@urbanedge.org](mailto:edorcely@urbanedge.org) or (617) 989-9303.

Sincerely,

Emilio Dorcely  
CEO

*Where our Latin Quarter meets our African-American neighborhood in Jackson Square, we **build** quality affordable housing, we **advise** families on homeowner services, and we **organize** neighbors to lead community change*



Urban League of  
Broward County

4/8/22

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 Urban League of Broward County has with TD Bank. We have had the privilege of developing a multi-tiered relationship over the years. TD offered Urban League a construction loan for the development of our state of the art facility in the heart of Fort Lauderdale in 2011, at a time when TD was newer in the Broward County market. Their commitment during a recession, let us know that they were serious about having an impact.

As a non-profit organization striving to assist low and moderate income families in securing economic self-reliance, parity, power and civil rights, it is critically important that we develop signature relationships that allow us to deepen our impact within the community. Our long standing partnership with TD Bank is one of our best demonstrations of how we can learn and grow from each other's strengths.

We've continued our relationship over the years through board service, and multiple grants for housing and financial education that served hundreds of LMI families in Broward. Urban League was also the beneficiary of two Housing for Everyone awards, one of which allowed our subsidiary to be the first non-profit to complete a small scale affordable housing development in the Broward Municipal Services District creating affordable homeownership opportunity for four families. The Urban League recently won the 2020 TD Challenge grant which has allowed us to bring our long desired integrated service delivery platform to life. The results of TD's support have been tremendous. TD has also offered time and talent through access to professional development, focus groups, and direct educational forums for our clients and employees. Our partnership works because we recognize each other's value and commitment to the families we serve.

On behalf of the Urban League of Broward 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 questions or provide any additional details. You may reach me at [gsbaugh@ulbcfl.org](mailto:gsbaugh@ulbcfl.org) or 954-625-2502.

Sincerely,

Germaine Smith Baugh, Ed.D  
President & CEO





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)

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 Urban League of 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 Urban League of Louisiana and our mission to Empower Communities and Change Lives in New Orleans Louisiana and other target cities across the state for over 10 years. With First Horizon's annual support, we have been able to have a greater community impact through programs of our Centers for Excellence. Programs of Urban League's Centers of Excellence include our Clarence L. Barney Head Start Center serving children ages 0 – 4 years old, Project Ready which provides support to high school students in grades 9 – 12, the Parent Information Center, Office of Workforce Development, the Center for Entrepreneurship and Innovation which includes the Women's Business Resource Center and Contractor Resource Center, and the Urban League's Center for Policy and Social Justice. These programs focus on kindergarten readiness, college and career readiness, workforce readiness, small business sustainability, equity, fairness and inclusion.

Through these programs we provide a range of Financial Literacy, particularly for high school students preparing for college and a career, and for a range of Workforce participants seeking to become economically self-sufficient. First Horizon has been a stalwart supporter of small businesses and building their capacity to sustain and grow. First Horizon's Beth Trotter serves on the Urban League of Louisiana's Board of Directors and she also serves on the Program Committee where she provides guidance and



support annually to the Urban League's Women's Business Resource Center. First Horizon's Support also includes annual support of Urban League small business initiatives such as the Women In Construction Convening and the Women In Business Challenge Pitch Competition and Accelerator Program which focuses on supporting women business owners with financial information and resources to build successful business models. Lastly, First Horizon's support assists the Urban League to produce its Annual Empowerment and Policy Conference Policy Cycle which includes the Annual Empowerment & Policy Conference, Policy Conference Listening Tours and Working Groups. Collectively these events provide the annual framework for the Urban League to hear directly from the public and engage with them around critical social-economic issues impacting poverty and economic development in our communities. The Urban League of Louisiana impacts over 10,000 individuals each 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. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in blue ink that reads "Judy R. Morse". The signature is fluid and cursive, with a long horizontal stroke at the end.

Judy R. Morse  
President & CEO

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



**USTA Foundation Incorporated**  
70 West Red Oak Lane  
White Plains, NY 10604  
T: 914.696.7223  
F: 914.697.2307  
ustafoundation.com

Chris Evert, *Chairperson*

**OFFICERS & DIRECTORS**

Kathleen Wu, *President*  
Molly John, *Vice President*  
Jamie Majeski, *Vice President*  
Y. David Scharf, *Treasurer*  
Richard Ader, *Secretary*  
Thomas Chen  
Violet Clark  
Benjamin Doller  
Dr. Brian Hainline  
Judy Levering  
Robert Oberrender  
Missie Rennie  
Raj Vaswani  
Ivan Zinn  
Kurt Zumwalt

**Advisory Board**

Alex B. (Andy) Andrews  
Daniel Berger  
Michael Borkowsky  
Howard B. Cowan  
Anne Marie Davis  
Jamshid Ehsani  
Terri Florio  
Barbara Georgescu  
Andr  Hawaux  
John B. Hess  
Dave Higaki  
Jeri Ingram  
Henry Johnson  
Doug Kimmelman  
Mark Leschly  
Bill Macatee  
Marcy Maguire  
Martin Mann  
Roberto Marques  
Kevin Martinez  
Sean S. Mayo  
Rebecca McCabe  
Jack Mills  
Yesim Philip  
Thomas Shen  
Ken Solomon

**Honorary board**

James Blake, *Past Chairperson*  
Mary Carillo, *Past President*  
Patrick McEnroe, *Past President*  
Pam Shriver  
Past President  
Alan G. Schwartz  
Jonathan Vegosen  
Barbara S. Wynne

**EXECUTIVE DIRECTOR**

Daniel J. Faber

*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 the United States Tennis Association Foundation Inc (USTAF), 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 USTAF and mission to bring tennis and education together to change lives in the Southeast United States including Georgia, Louisiana, and Florida. With First Horizon's support, we have been able to provide meaningful tennis and educational experiences to our nation's most vulnerable youth. Additionally, employees deliver financial education curricula to youth and families in customized workshops or USTAF chapter staff training. Over 90 percent of our students qualify for free or reduced meals. The support over the past 4 years provides consistency for students on their pathway to college.

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,

Jeffrey J. Harrison  
Senior Director, USTA Foundation  
cc: *First Horizon Bank via email at* [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



11400 Rockville Pike, Suite 505  
Rockville, Maryland 20852

T (301) 493-6000  
F (301) 493-9788  
victoryhousing.org

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  
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 Victory Housing, inc. has with TD Bank. Victory Housing is the non-profit affordable housing development sector of the Catholic Archdiocese of Washington, D.C. We provide affordable housing and related services to low- and moderate-income senior citizens and families in the Washington metropolitan area.

We have numerous accounts with TD bank and have received financial support from them for our latest project Spring Flats DC. With support from TD Bank's Housing for Everyone grant, we were able to redevelop the formally Hebrew Home and Paul Robeson School to an affordable housing mixed community for seniors and families. Spring Flats consist of 88 senior independent living apartments, 87 mixed-income rental units, and 10 townhome style condominium units. In addition, Victory Haven, an affordable housing senior living facility located in Damascus, Maryland, was also awarded TD Bank's Housing for Everyone grant. TD Bank also financed Victory Housing's affordable housing multifamily community Parkfair Apartments that is located in Washington, D.C.

On behalf of Victory 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 contact me at (301) 493-6991 or [lfinucane@victoryhousing.org](mailto:lfinucane@victoryhousing.org) if you need further information or need me to answer any questions regarding TD Bank and Victory Housing partnership.

Best Regards,

Leila Finucane  
President & CEO



**Dennis W. Pullin, FACHE**  
President and Chief Executive Officer

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,

Please accept this letter as my expression of support for TD Bank's application to receive approval to acquire First Horizon. Virtua Health, which is the largest health system in southern New Jersey, has a longstanding relationship with TD Bank. Our mission is to help people be well, get well and stay well and our primary service area is Camden, Burlington, and Gloucester counties, where 1.25 million people live.

TD Bank has been our trusted banking partner during a period of rapid and exciting expansion for Virtua Health. During this time, Virtua Health has achieved many remarkable things including acquiring Lourdes Health System, investing millions of dollars in programs and facilities, starting an academic affiliation with Rowan University, and launching several innovative community health initiatives.

The TD Charitable Foundation has been a loyal and generous donor to Virtua Health since 2016, providing annual grants to support a variety of community health programs including our Pediatric Mobile Services unit, Mobile Farmers Market, and the soon-to-be-launched Mobile Health and Cancer Screening Unit. In 2020, the Foundation also provided a generous grant to assist Virtua Health in its response to the COVID-19 pandemic.

On behalf of Virtua Health, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon.

If you have any questions, please let me know.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dennis W. Pullin', written over a light blue horizontal line.

Dennis W. Pullin, FACHE  
President and CEO

cc: Damien Ghee, Regional Vice President, SVP, TD Bank



**Volunteers of America®**

**NORTH LOUISIANA**

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)

A Ministry of Service  
Volunteers of America  
North Louisiana  
360 Jordan Street  
Shreveport, Louisiana 71101  
Tel: 318.221.2669  
Fax: 318.222.6370  
[www.voanorthla.org](http://www.voanorthla.org)

Carolyn Hammond  
President/CEO

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 Volunteers of America 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 Volunteers of America of North Louisiana and our mission to North Louisiana communities. With First Horizon's support, we have been able to obtain the resources we need to serve nearly 8,000 needy men, women and children annually. Of those served, 98% are low to moderate income. We are thankful for First Horizon's continued support. This support helps to make our work possible

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,

Lisa Brandeburg

Executive Vice President of Communications and Development  
Volunteers of America of North Louisiana

**Board of Directors**

Robert Dean, Chair  
William C. Bradford, Jr.  
Chase Burns  
Sheyenne Wilborn Carper, M.D.  
S. Patrick Crawford  
Cortez Davis  
Brittney Dunn

Keith Evans  
Melissa Flores  
Elizabeth Holtsclaw  
Adam Hubble  
Ben Israel  
Curtis Joseph  
Jon Katz

Lila Knicely  
Virginia B. Lamb  
Wesley Lazarus  
Lindsey Lewis  
Terry Moore  
Peggy Murphy, Ph.D.  
John W. Peak

John Ponthie  
Michele Q=Petersen  
Jonathan Reynolds  
Carolyn Murphy Thompson  
Angie White  
Mike Whittenbarger



April 22, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](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 the Washington Area Community Investment Fund (Wacif) has with TD Bank. We have been working with TD Bank in alignment with our work in the Washington, DC metropolitan area for many years.

Wacif's mission is to promote equity and economic opportunity in underserved neighborhoods in the Washington, D.C. region. For 35 years, Wacif has deployed over \$60 million in community investment grants and loans as one of the region's leading Community Development Financial Institution's (CDFI) focused on access to capital products and services, and capacity-building technical assistance to low- and moderate-income entrepreneurs, women entrepreneurs, and entrepreneurs of color. TD Bank has provided programmatic support and sponsorship of events in support of our work over the years.

Through this acquisition, TD Bank has committed to providing greater resources in local communities, including greater support for more individuals and businesses with affordable products and services and access to credit, in addition to broader and more catalytic philanthropic support for nonprofits like Wacif that are working in communities to provide the financial tools needed to foster our neighborhoods. TD Bank has committed, through its work with National Community Reinvestment Coalition (NCRC) and community partners like Wacif, to expand its community investments and philanthropic support across its footprint, and with this, 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 to improve the Washington, DC metropolitan region in the future. Please let me know if I can answer any question or provide any additional details. You may reach me at [hpettigrew@wacif.org](mailto:hpettigrew@wacif.org).

Sincerely,

Harold B. Pettigrew, Jr.  
CEO



1304 Truman Ave.  
Key West, FL 33040

99451 Overseas Hwy.  
Suite 200  
Key Largo, FL 33037

Phone: 305.809.5000  
Fax: 305.809.5010  
[www.WesleyHouse.org](http://www.WesleyHouse.org)

04/21/2022

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 Wesley House Family Services, 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 Wesley House and our mission to provide for the well-being of children and families in Monroe County, Florida). With First Horizon's support, we have been able to help children in the community from education support in our daycare to providing for children in the foster system. Their support goes beyond just monetary donations. Bank members have volunteered at our special events and have helped direct community resources toward our programs.

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

Sincerely,

Greg Wheeler  
Chief Financial Officer

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)

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 Wesley Housing Development Corporation of Northern Virginia has with TD Bank. We have been working with and receiving support from TD Bank in Alexandria VA for more than 15 years.

Wesley Housing is a regional nonprofit affordable housing developer. We have been working in the region since 1974 providing high quality affordable housing and resident services to build up the lives of individuals and families in our communities.

TD Bank is our strategic banking partner. TD Bank has partnered on specific projects to provide LIHTC equity and permanent and construction loans. TD Bank has also provided short term loans for the acquisition of new properties. TD employees have provided financial counseling training to our residents on a volunteer basis and we have a TD executive on our Board of Directors. In addition, we have been a recipient of funding to support our resident services work through the TD Charitable Foundation, including the Housing for Everyone grant.

On behalf of Wesley 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 question or provide any additional details. You may reach me at [smurphy@whdc.org](mailto:smurphy@whdc.org), or 703-642-3830 X212.

Sincerely,



Shelley S Murphy  
President/CEO  
Wesley Housing



710 N. Lincoln Street  
Wilmington, DE 19805-3016

*Empowering individuals, families and communities since 1883*

April 14, 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

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

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that West End Neighborhood House has with the organization. West End Neighborhood House has been working with TD Bank since 2009, and we have helped thousands of our customers with their lifetime support of more than \$300,000.

West End Neighborhood House provides programs, services, support and advocacy when and where they are needed to ensure our families become self-sufficient, and our communities thrive. It is our vision at West End Neighborhood House that every Delaware resident will become self-sufficient.

We have received support funding for several of our programs, which are listed below:

**Launcher Entrepreneurship Training Program:**

In 2017, West End created an entrepreneurship program focused on educating aspiring small business owners on the fundamentals of starting their own businesses and helping existing businesses expand.

**Security Deposit Loan Program (SDLP):**

Since 1993, West End's Security Deposit Loan (SDLP) program has offered loans and/or grants of up to \$1,500 to help pay for security deposits on apartments or rental homes.

The loans offer flexible repayment terms (up to 18 months) and help customers establish or improve credit. The grants are provided on a case-by-case basis as determined by our Loan Review Committee.

**Board Officers**

- Clint Walker
- President*
- John F. Matarese
- Vice President*
- Carol J. Anderson
- Secretary*
- Michael A. Albero, CPA, MST
- Treasurer*

**Board Members**

- Jeffrey G. Argus
- Andrew DiSabatino III
- Linda Friedman, Ph.D
- David Holden
- Evan W. Krick, Esq.
- J. Randall Kunkle
- Danielle Manley
- Penny F. Marshall, Esq.
- Mary Ann Miller
- Lashawn Norton-Buckham
- Alyssa Pietrobono, CPA
- Patricia L. Quann
- Damali Thomas
- Kerry Welsh
- Joe Westcott

**Honorary Board Members**

- The Hon. Thomas L. Ambro, Esq.
- Ryan A. Barry
- William Beck
- William DiNardo, Jr.
- Linda D. Farquhar
- Doug Gramiak
- Robert V.A. Harra, Jr.
- Theresa A. Hasson
- Edmond M. Ianni, Esq.
- John P. McMenamin
- Carolyn M. McNeice, Esq.
- James Paoli
- Philip S. Reese
- R. Craig Stabler
- Laura T. Stark
- Susan P. Terranova
- Greta D. White
- Kathleen D. Wilhere
- Leonard J. Young, Jr.

**Executive Director**

- Paul F. Calistro, Jr.

**In Fond Memory**

- Paul Andrisani
- Azalia Briggs
- Michael B. Clark
- Paul E. DiSabatino
- Jean M. Lewis
- Carl S. Mazzarelli, Sr.
- Judith A. Smith
- Vincent L. Strano



**Crisis Alleviation Program:**

West End's Crisis Alleviation program seeks to temporarily satisfy clients' immediate basic needs while introducing them to services available through West End to improve overall self-sufficiency, including case management. The program provides emergency financial assistance in the areas of rent, utility and mortgage arrearages, as well as emergency food resources through West End's food closet. Case management includes creation an individualized success plan, use of a monthly budget and other goals such as obtaining a driver's license, affordable housing, employment, temporarily accessing or reducing reliance on public benefits.

**Youth Development Department:**

West End's After School & Summer programming serves approximately 150 in grades K-12 and includes academic support (homework assistance, evidence-based reading instruction, SAT preparation and college tours); technology instruction (computer lab time); organized sports (basketball, soccer, flag football and track); and the arts (music, dance, writing and drama – in collaboration with outside agencies, such as the Creative Vision Factory).

**Above 'Xpectations' Track Team:**


Our nationally ranked track and field club team, prepares youth in grades K-12 from disadvantaged circumstances, to compete in world class track and field competitions and begin post-secondary education, employment certification training, or exposure to the military. We currently offer Cross Country, Indoor and Outdoor for youth ages 6-18. Every athlete is given the opportunity to compete against elite level athletes across the country. Track meets are held all over the country. Notable meets our athletes attend include Millrose Games held annually in New York City, NY, Mark Trail Memorial Day meet held in Atlanta, GA, and AAU Club Nationals held annually in Orlando, FL. In addition to competing, we also provide our athletes with college readiness, SAT prep, prevention services, and tutoring.

On behalf of West End Neighborhood House, 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.

I can be reached at (302) 658-4171 (ext. 107).

Sincerely,

  
Paul F. Calistro, Jr.  
Executive Director



Apr 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 Mr. Corkery and Mr. Almonte:

It is my honor to recognize First Horizon Bank for its continued generosity and support of the community. On behalf of Western Youth Network (WYN), a 501(c)3 non-profit organization located in Boone, NC, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of WYN for years and has helped us carry out our mission to facilitate dynamic, life-changing relationships and experiences for children and adolescents and to create more equitable and family friendly communities so that unhealthy cycles are broken and everyone thrives.

With First Horizon's support, we have been able to offer financial literacy programs for our children and also obtain a loan to purchase property that will become a facility for adolescents and children in our area which will be like a Boy's and Girl's Club for our community since this does not yet exist in Boone.

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 Warren*

Jennifer Warren  
Executive Director

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



**FROM THE DESK OF**  
Sharon Giovinazzo, MBA/MSW/ATP  
President & CEO, World Services for the Blind

*April 18, 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 World Services for the Blind (WSB), 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 World Services for the Blind's mission and to the City of Little Rock and the State of Arkansas. With First Horizon's support, we have been able to continue to expand our services in the arena of financial literacy and vocational training opportunities.

Through our engagement with First Horizon and staff, 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 the mission of WSB. Please let me know if I can provide further information.

Sincerely,

*Sharon L. Giovinazzo*

Sharon L. Giovinazzo

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



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

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

**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 YMCA Judson Community Center has with TD Bank. We have been working with and receiving support from TD Bank in Greenville SC since 2012.

TD and the YMCA Judson Community Center have an important relationship, and we are committed to your mission and your work in the community. I understand that this is a request of your valuable time, so TD Bank and I deeply appreciate any support that you can provide. First Horizon and TD share a common belief that we can only thrive when the communities in which we live and work also thrive. TD is committed to growing our presence and investments across all states in which TD and First Horizon operate and to making an impact through the critical work of organizations such as YMCA Judson Community Center.

On behalf of the YMCA Judson Community Center, 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 864-271-8800.

Sincerely,

  
Stephanie Knobel  
Executive Director

YMCA JUDSON COMMUNITY CENTER  
2 Eighth Street  
Greenville, SC 29611



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

April 20, 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 YMCA Judson Community Center has with TD Bank. We have been working with and receiving support from TD Bank in Greenville SC since 2012.

TD and the YMCA Judson Community Center have an important relationship, and we are committed to your mission and your work in the community. I understand that this is a request of your valuable time, so TD Bank and I deeply appreciate any support that you can provide. First Horizon and TD share a common belief that we can only thrive when the communities in which we live and work also thrive. TD is committed to growing our presence and investments across all states in which TD and First Horizon operate and to making an impact through the critical work of organizations such as YMCA Judson Community Center.

On behalf of the YMCA Judson Community Center, 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 864-271-8800.

Sincerely,

Stephanie Knobel  
Executive Director

YMCA JUDSON COMMUNITY CENTER  
2 Eighth Street  
Greenville, SC 29611





FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

April 11, 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,

It is with great pleasure I write this letter of support for TD Bank. We have a great relationship with TD Bank, who understands our mission and our work in the community. TD Bank was crucial for us during COVID and helped us meet the needs of the community by supplying childcare for hospital workers, feeding people and conducting blood drives. I understand this is a request for your valuable time, so TD Bank and I deeply appreciate any support you can provide. First Horizon and TD share a common belief that we can only thrive when the communities in which we live and work also thrive. I believe TD is committed to growing their presence and investments across all states in which TD and First Horizon operate and to making an impact through the critical work of organizations such as the YMCA of Greater Spartanburg.

Respectfully,

Rick Callebs  
CEO  
YMCA of Greater Spartanburg



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

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 YMCA of Middle Tennessee, 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 YMCA of Middle Tennessee and its before- and afterschool childcare programming in greater Nashville, Tennessee. With First Horizon's support, we have been able to provide financial assistance for childcare to families that may not otherwise be able to afford these services. First Horizon has provided philanthropic support to the Y for more than a decade and also serves as a key volunteer partner.

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,

Chris Tointon, President and CEO, YMCA of Middle Tennessee

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

**YMCA OF MIDDLE TENNESSEE**

1000 Church Street, Nashville TN 37203

P 615-259-9622 F 615-242-2656

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

**Our Mission:** A worldwide charitable fellowship united by a common loyalty to Jesus Christ for the purpose of helping people grow in spirit, mind and body.



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

Dear Mr. Corkery and Mr. Almonte,

I am writing this letter to show my full support of TD Bank and in recognition of the relationship that the YMCA of the Suncoast has with TD bank. We have been in partnership with TD bank in the Tampa Bay Area since August, 2019.

The Y is a significant community asset that brings healthy living, youth development, and social responsibility programs to meet the needs of our residents. Our mission is to put Christian principles into practice through programs that build healthy spirit, mind and body for all. We are able to guarantee this for our community with the help of our major partners, such as TD bank.

TD Bank has provided the Y with financial support in difficult times due to the pandemic. The Y has been able to use these funds in numerous projects. Some of the projects include our youth development programs, and teaching about financial literacy. This support has positively impacted low income diverse communities, and has been an asset to expanding our resources among all dimensions of the community. TD bank employee, Mrs. Carole Groves, serves on our Board of Directors, as well as our Diversity, Inclusion, and Global Board Committee. These committees are the back bone of the Y, as they aid in making major decisions that impact the Y and the community we serve.

On behalf of the YMCA of the Suncoast, 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 do not hesitate to reach out to me if you have any questions or need additional details.

Sincerely,

G. Scott Goyer  
President/CEO

YMCA OF THE SUNCOAST 2469 Enterprise Road, Clearwater, FL 33763 P 727 467 9622 [ymcasuncoast.org](http://ymcasuncoast.org)

Citrus Clearwater In Motion Greater Palm Harbor Greater Ridgecrest Hernando James P. Gills John Geigle/North Pinellas  
Citrus School Age Programs Hernando School Age Programs Pinellas/Pasco School Age Programs

Our mission: To put Christian principles into practice through programs that build healthy spirit, mind and body for all.



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

April 18, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
10 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 YMCA of Western North Carolina has with TD Bank. We have partnering with TD Bank in Asheville, N.C. since 2014, when they responded to and won the award for an RFP for bonds to build our overnight camp.

TD has been instrumental in our growth opportunities to better serve our mission and community in both an advisory capacity and via financing. They have been a partner for us in good times and bad. For example, they helped us successfully navigate the PPP application and consented to waive our bond covenants during the first year of the pandemic, when we were closed for several months.

TD has also supported our charitable work via grants, sponsorships, and volunteerism since the beginning of our relationship. In addition, Market Head-North Carolina Charles Frederick is deeply committed to our cause. He is a longtime member and former chair of our Board of Directors, is the chair of our Strategic Planning Committee, and recently volunteered to serve on the board of the North Carolina Alliance of YMCAs.

On behalf of the YMCA of Western North Carolina, 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 additional details. You may reach me at [pvest@ymcawnc.org](mailto:pvest@ymcawnc.org).

Sincerely,

Paul Vest  
President and CEO

April 4, 2022

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

I am writing today in support of TD Bank (TD), and its efforts to acquire First Horizon Bank. TD Bank and York County Community Action Corporation have been in a business relationship for more than 10 years, and for us it has been a productive and pleasant experience.

Our organization provides a range of health, educational and social services across York County, Maine. We interact with a high volume of clients and patients, helping them to achieve and maintain lives characterized by sound health and financial security.

Our services range from primary medical care, early childhood education, transportation, home and heating system repair, and affordable housing. TD has skillfully managed our funds, worked with us to maximize efficiencies, and supported our work in communities across our county.

When the pandemic hit two years ago, we were, like many other individuals and businesses, severely challenged by the sudden, precipitous drop in revenue. At our Health Center alone, our fee revenue dropped by 70% within weeks of the CDC imposed shut down. TD helped us to obtain a \$2.1 million Payroll Protection Program loan, which quite literally saved us.

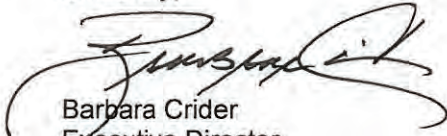
Since then, our organization has been entrusted with funds that are more than double our typical annual budget. In 2019, our organization's annual budget was approximately \$20 million; in 2021, we will have managed more than \$45 million, with thousands of transactions handled skillfully by our banking partner, TD.

The TD Charitable Foundation has also supported our work, awarding us \$125,000 to address the lack of affordable housing in our region through its Housing for Everyone program in 2021. These funds came at a time of particularly high need, as the economy was faltering due to pandemic related business closures.

On behalf of York County Community Action, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We look forward to continuing to work with TD 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 207-459-2957.

Sincerely,



Barbara Crider  
Executive Director



204 Westminster Street  
Suite 2A  
Providence, RI 02903  
(401) 214-8218  
[www.youngvoicesri.org](http://www.youngvoicesri.org)

Thursday, 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 recognition of the relationship that Young Voices has with TD Bank. We have been working with and have received support from TD Bank in Providence, Rhode Island since 2019.

Young Voices is an organization that works with high school-aged youth, predominantly BIPOC youth from Central Falls, Pawtucket, and Providence, to fight for education equity. The year-round transformational leadership program creates youth-led spaces to elevate youth voice in policymaking that permanently impact the future of our world and the programs ensure that youth hone their essential skills and prepare them for post-secondary education and career.

Our partnership with TD Bank started in 2019 when we received a grant award from the TD Bank Charitable Foundation. As part of the grant award, Young Voices was able to launch our annual Financial Literacy in the Digital Age program. This critical programming provided monthly financial literacy classes to high school aged youth taught by TD Bank staff. Through this partnership, we were able to expand our work into the summer of 2020 and 2021 to include Banking and Financing as a career focus in our workforce development program that is funded by the State of Rhode Island. Over the course of the last 3 years, Young Voices in partnership with TD Bank have been able to provide ongoing programming, career exploration, and mentorship to over 200

Rhode Island youth. Last but not least, Young Voices has been blessed to have China Ross, VP, Retail Market Manager I Northeast Massachusetts Region, serve on our Board of Directors.

On behalf of Young Voices, 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 on my work cell at 401-214-8220 or my email, [peterchung@youngvoicesri.org](mailto:peterchung@youngvoicesri.org)

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Chung", written in a cursive style.

Peter Chung  
Executive Director  
Young Voices





204 Westminster Street  
Suite 2A  
Providence, RI 02903  
(401) 214-8218  
[www.youngvoicesri.org](http://www.youngvoicesri.org)

Thursday, April 14, 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)

**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 Young Voices has with TD Bank. We have been working with and have received support from TD Bank in Providence, Rhode Island since 2019.

Young Voices is an organization that works with high school-aged youth, predominantly BIPOC youth from Central Falls, Pawtucket, and Providence, to fight for education equity. The year-round transformational leadership program creates youth-led spaces to elevate youth voice in policymaking that permanently impact the future of our world and the programs ensure that youth hone their essential skills and prepare them for post-secondary education and career.

Our partnership with TD Bank started in 2019 when we received a grant award from the TD Bank Charitable Foundation. As part of the grant award, Young Voices was able to launch our annual Financial Literacy in the Digital Age program. This critical programming provided monthly financial literacy classes to high school aged youth taught by TD Bank staff. Through this partnership, we were able to expand our work into the summer of 2020 and 2021 to include Banking and Financing as an career focus in our workforce development program that is funded by the State of Rhode Island. Over the course of the last 3 years, Young Voices in partnership with TD Bank have been able to provide ongoing programming, career exploration, and mentorship to over 200

Rhode Island youth. Last but not least, Young Voices has been blessed to have China Ross, VP, Retail Market Manager I Northeast Massachusetts Region, serve on our Board of Directors.

On behalf of Young Voices, 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 on my work cell at 401-214-8220 or my email, [peterchung@youngvoicesri.org](mailto:peterchung@youngvoicesri.org)

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Chung", written in a cursive style.

Peter Chung  
Executive Director  
Young Voices

April 7, 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

Dear Sirs:

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

First Horizon has been a valued partner of Youth Villages' mission to help kids and families live successfully in Memphis, TN, for close to 20 years. With First Horizon's general operating and programmatic support, we have been able to serve children and young people who face a wide range of emotional, mental, and behavioral problems. With First Horizon's help, we have been able to ensure that these young people have access to our proven treatment models that strengthen the child's family and support systems and dramatically affect their long-term success. First Horizon also generously supported our capital campaign to open Bill's Place in 2020. This facility is expansive and state-of-the-art, specifically designed to address a gap in services for youth with a greater need of integrated care and also the growing community need for intensive treatment options to serve the most at-risk and vulnerable youth.

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,



Katie Jones  
Director of Development

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

# YWCA IS ON A MISSION

April 13, 2022

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

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

Dear Mr. Almonte,

I am writing in support of TD Bank (TD) and in recognition of the relationship YWCA New Britain has with TD Bank. We have been working with TD BANK in New Britain, Connecticut since XXXX.

Since 1910, YWCA New Britain has served the needs of women and families in our community. The need for our work on behalf our mission, to eliminate racism and empower women, has never resonated more loudly. The expanse of our comprehensive services extends from infants to senior citizens.

TD Bank and YWCA have engaged in both business and charitable transactions, which have been the hallmark of our professional relationship. While TD Bank is our fiduciary partner, TD Bank employees have volunteered at the YWCA. In addition, the TD Charitable Foundation has awarded grants to support our vital programs and services. Most recently, TD Bank was a sponsor of YWCA New Britain's 19<sup>th</sup> biennial Women in Leadership Luncheon, which honors women, high school and college students who have made a positive impact in their business, school, or community.

On behalf of the YWCA New Britain. 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 collaborating 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 860-225-4681 or [tmadehen@ywcanewbritain.org](mailto:tmadehen@ywcanewbritain.org).

Sincerely,

Tracey Madden-Hennessey  
Executive Director

eliminating racism  
empowering women  
**ywca**

**YWCA New Britain**  
19 Franklin Square, New Britain, CT 06051  
P 860.225.4681 F 860.826.7026  
[ywcanewbritain.org](http://ywcanewbritain.org)