



A Place at the Table  
300 W Hargett St #50  
Raleigh, NC 27601  
[maggie@tableraleigh.org](mailto:maggie@tableraleigh.org)

*April 1, 2022*

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

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

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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of A Place at the Table, Raleigh's pay-what-you-can café, 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 A Place at the Table and mission to provide community and good food for all regardless of means. With First Horizon's support, we have been able to operate a pay-what-you-can model to many people every day. Pay-what-you-can means that one can pay the suggested price of the meal, pay more (pay-it-forward), pay less, or pay by volunteering with us. Since opening our doors in January of 2018 with the help of First Horizon, we have provided over 70,000 meals to those in need, educated thousands of individuals about hunger and food insecurity, and provided job training and skill building for over 20 people.

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.



Peace,

*Maggie Kane*

Maggie Kane, Executive Director



2800 S.E. Maricamp Road  
Ocala, Florida 34471  
Phone 352-387-2210  
Fax 352-387-2216  
Website [www.mcarc.com](http://www.mcarc.com)

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)

**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 Advocacy Resource Center Marion, Inc. has with TD Bank. We have been receiving support from TD Bank in Marion County, Florida since 2017.

Advocacy Resource Center Marion, Inc. is a private, non-profit 501(c)3 corporation that has been helping people develop their abilities since 1959. Advocacy Resource Center Marion, Inc. is a multi-service agency that provides a full range of support programs to hundreds of persons with developmental and intellectual disabilities throughout Marion County, Florida. Our mission is to create opportunities for persons with intellectual and developmental disabilities to live, work and play to the fullest of their capabilities in Marion County, Florida.

The TD Charitable Foundation has given Advocacy Resource Center Marion, Inc. annual grants to support our Adult Day Training program, the grants have made our ADT program accessible to individuals that have limited or no funding to receive those badly needed services. Also, John Cervellera, VP RMLM Relationship Manager at our local TD Bank branch here in Ocala, Florida served on the ARC Marion, Inc. Board of Directors for five years.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at [fsafia@mcarc.com](mailto:fsafia@mcarc.com) or 352-387-2210 ext. 258.

Sincerely,

A handwritten signature in black ink, appearing to read "Frank Sofia", written over a horizontal line.

Frank Sofia  
CFO  
ARC Marion, Inc.





April 1, 2022

**2022  
Board of  
Directors:**

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)

**Melissa Padgett  
President**

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

**Velika Hurst  
Vice President**

Dear Sir:

**Erika Carlisle  
Treasurer**

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

**Erica Martin  
Secretary**

First Horizon has been a long-standing valued partner of Big Brothers Big Sisters of Southwest Louisiana and mission to create and support one-to-one mentoring relationships that ignite the power and promise of youth in Lake Charles, Louisiana. With First Horizon's support, we have been able to directly engage, match and support over 150 youth in our community or school/site based mentoring programs and we have partnered with First Horizon to provide weekly financial literacy activities to 30 youth ages 8-13 during our Summer Mentoring Academy for over six years.

**Josh Darby  
Past President**

**Vic Salvador**

**Ed McGuire**

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.

**Kaitlyn Gallegos**

**Tiffany Abshire**

**Kelly Miseles**

Sincerely,

**Anthony Celestine**

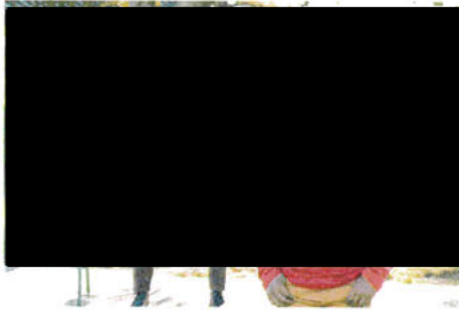
A handwritten signature in black ink that reads 'Erin Davison'.

**Dan Losey**

Erin Davison, MBA  
Executive Director  
Phone: 337-478-5437 x111  
Email: [edavison@bbbsswla.org](mailto:edavison@bbbsswla.org)

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





**THANK YOU FOR  
DEFENDING POTENTIAL!**

*Local Match Al with his Little.*

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### CEO

Aimee Risser

### Mission

To create and support one-to-one mentoring relationships that ignite the power and promise of youth.

### Contact

#### Information

3 South Royal Street

Ste. 300

Mobile, AL 36602

(251) 344-0536 ext.106

[aimee@bbbssa.org](mailto:aimee@bbbssa.org)

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

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

April 4, 2022

Dear Mr. Corkery,

On behalf of Big Brothers Big Sisters of South Alabama (BBBSSA), I am writing to express our gratitude for the support and partnership with First Horizon Bank. The mission of Big Brothers Big Sisters of South Alabama is to create and support one-to-one mentoring relationships that ignite the power and promise of our youth in south Alabama. Every day we see the potential that lies within the children of our community, especially those who marginalized and statistically at a disadvantage and our critical program delivery is made possible because of the generosity of local individuals, foundations, trusts, and corporations like First Horizon Bank.

First Horizon Bank has been a long-standing partner of BBBSSA through its dedication and support as a Corporate Big Program partner which initially started under iBERIABANK. Through our Corporate Big Program, employees of First Horizon Bank have generously donated their time to volunteer as Bigs to serve as caring adult mentors to the youth in our programs. Many of these mentoring relationships have been matched for nearly 5 years and are still going strong. Further, First Horizon Bank has also been a long-time sponsor of our BIG Event, where we come together to celebrating the power of one-to-one mentorship and thank our enduring supporters. They have also generously sponsored our 250 Club which is an event focused on increasing the engagement of specifically men in our community to become Big Brothers to the vulnerable young men we serve. We are also thrilled to share that Ken Brown, long-time Big and Executive Vice President & Market President at First Horizon Bank, has personally been a Big Brother and recently joined our Board of Directors.

We thank First Horizon Bank for its unwavering support of our efforts and continued partnership, and we look forward to a deepened partnership with TD Bank. Please do not hesitate to reach out to me with any questions you may have.

Sincerely,



Aimee Risser  
CEO & Proud Big Sister to Kristen



9730 E. Hibiscus Street, Suite B,  
Palmetto Bay, FL 33157  
P 305.969.7829 F 786.242.1981  
[www.bestrongintl.org](http://www.bestrongintl.org)

4/1/2022

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

**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 Be Strong International (BSI) has with TD Bank in Palmetto Bay, Florida since 2018.

For 30 years, BSI has provided youth and families in South Florida with tools to make better decisions about their personal, professional, and social relationships, which can lead to a more promising future for themselves and the communities in which they reside. Each year, BSI serves over 8,000 culturally underrepresented minority participants of low socioeconomic status, and now more than ever before, partnerships are critical to the to meet the diverse needs of the communities we serve.

Through our partnership with TD Bank, BSI has created an even greater impact within our community by helping individuals in South Florida understand how to attain economic stability. To date, the TD Charitable Foundation has sponsored over 250 youth to attend our "Strong Money Mentality" seminar, an interactive workshop where youth ages 13 to 18 learn the importance of saving, proper spending, and financial goal setting. Furthermore, TD Bank employees have conducted many engaging financial literacy workshops for our youth, helping them learn about banking, credit, budgeting, and more. TD Bank's partnership with BSI serves as a model of how banks can help communities become stronger.

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

Please let me know if I can answer any questions or provide any additional details. You may reach me at (305) 969 – 7829 ext. 102 or email [michelle@bestrongintl.org](mailto:michelle@bestrongintl.org).

Stronger Together,

Michelle Shirley



**BOYS & GIRLS CLUBS  
OF MIDDLE TENNESSEE**

**CLUB SUPPORT CENTER**  
1704 Charlotte Ave. Suite 200  
Nashville, TN 37203  
Tel (615) 983-6836  
Fax (615) 833-4381  
[www.bgcmnt.org](http://www.bgcmnt.org)

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April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
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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 Boys & Girls Clubs of Middle Tennessee (BGCMT), a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Boys & Girls Clubs of Middle Tennessee and our mission to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens in the cities of Fairview, Franklin and Nashville in Tennessee. With First Horizon's support, we have been able to provide mentoring programs for our youth since 2013. With First Horizon's support, BGCMT has been able to implement one-to-one, small group, and peer mentoring programs and activities that encourage academic success, healthy lifestyles, and good character. With these mentoring efforts, our youth are succeeding academically, are well positioned to avoid risky behaviors, and feel a broader connection to the community in which they live.

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,

*Denise Carothers*  
Denise Carothers

Director of Development Williamson County  
cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





**BOYS & GIRLS CLUBS**  
OF SOUTH ALABAMA

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**Chief Executive Officer**  
Tim Wills

\*Past Presidents

**ADMINISTRATIVE OFFICE**  
PO Box 6724  
Mobile, AL 36660  
Phone 251.432.1235  
Fax 251.432.1231

[boy.girl@bgcsouthal.org](mailto:boy.girl@bgcsouthal.org)

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

Member: Boys & Girls Clubs of America  
Member: United Way - #004

Boys & Girls Clubs of South Alabama is a  
501 (c) (3) nonprofit organization

April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
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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 Boys & Girls Clubs of South Alabama, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Boys & Girls Clubs of South Alabama and our mission, which is to enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizen, at our 16 sites throughout Mobile County. With First Horizon's support, we have been able to provide 4,000+ young people each year with the skills and knowledge to attain success in school and in life.

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,

  
Brenda N. Carlisle  
Chief Philanthropy Officer

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

**GREAT FUTURES START HERE.**



**BOYS & GIRLS CLUBS**  
OF THE TENNESSEE VALLEY

967 Irwin Street  
Knoxville, TN 37917

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

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

April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](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 Boys & Girls Clubs of the Tennessee Valley, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

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

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

Sincerely,

Bart McFadden  
President and CEO

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



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



March 31, 2022

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

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

Sent via email to: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

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

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

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

To Whom It May Concern:

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

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

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

Warmly,

Lisa Vecchi, MBA  
President and CEO

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



April 5, 2022

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

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

Dear Mr. Corkery,

We are writing today in support of TD Bank (TD) and in recognition of the relationship that Building Bridges Across the River has with TD Bank. We have been partnering with TD Bank in Washington DC since 2016 which continues to this day.

Building Bridges Across the River (Building Bridges) provides residents East of the Anacostia River access to the best-in-class facilities, programs and partnerships in arts and culture, economic opportunity, education, recreation, health, and well-being. Our core constituencies are Black and Brown communities, low-income people, and families and children who reside in Ward 8 in Washington, DC. We specifically aim to reach Black families living at or below 50% of the Area Median Income. Building Bridges leads a collaboration among 14 nonprofits in permanent residence at the Town Hall Education Arts and Recreation Campus (THEARC), along with a network of seven urban farms in SE DC, the Skyland Workforce Center and the 11th Street Bridge Park. Together with our partners, we reduce barriers to social and economic mobility for Black and low-and moderate-income families in three intersecting areas: economic opportunity; health & well-being; and arts & culture.

TD Bank has been a proud supporter of this work, funding our Ward 8 Home Buyers Club that has seen 102 Ward 8 renters become homeowners capturing inter-generational wealth, supporting a marketing campaign for Ward 8 Black owned businesses hard hit from the COVID 19 pandemic, sponsoring our Black history month theater program and our annual Anacostia River Festival and bringing dozens of TD Bank employees to volunteer at our annual holiday walk distributing bikes and presents to east of the river families. We value TD Bank's commitment to the District of Columbia, Building Bridges Across the River and the communities we serve.

On behalf of Building Bridges Across the River, we are honored 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 to build a more equitable and inclusive neighborhood for District residents.

Please let us know if we can answer any question or provide any additional details. You may reach us at 202.889.5901 or by e-mail at [rberard@thearcdc.org](mailto:rberard@thearcdc.org) or [skratz@thearcdc.org](mailto:skratz@thearcdc.org).

Sincerely,

A handwritten signature in black ink, appearing to read "R Bernard".

Rahsaan Bernard  
President  
Building Bridges Across the River

A handwritten signature in black ink, appearing to read "S Kratz".

Scott Kratz  
Senior Vice President  
Building Bridges Across the River





April 5, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 18106  
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Jason Almonte, Director for Large Bank Licensing  
Office of the Comptroller of the Currency  
340 Madison Ave. Fifth Floor  
New York, New York 10173  
Email: [LargeBanks@occ.treas.gov](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 Coalition For Kids, a 501©3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

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

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

Sincerely,

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

Randy Hensley  
Executive Director  
Email: [rhensley@coalitionforkids.org](mailto:rhensley@coalitionforkids.org)



#### Board Members

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#### Staff Contacts

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Development Officer

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Development Officer

Brian Kilgallen  
Development Officer

Robyn Wardell  
Development Associate

April 4, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
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Email: [comments.applications@phil.frb.org](mailto:comments.applications@phil.frb.org)

*and*

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

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

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

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



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

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

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Cullen Ryan", with a stylized flourish at the end.

Cullen Ryan, Executive Director



April 5, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of the Dallas Symphony and its mission to inspire and change lives through musical excellence in Dallas, TX. With First Horizon's support, we have been able to provide music education, instruments, performance, and mentorship opportunities at no cost to low-income students and families in Southern Dallas through our Young Musicians Program.

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

Sincerely,

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

Sarah Whitling  
Director of Institutional Giving

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

**Board of Directors**

Chris Bradshaw  
Stephanie Brown  
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Shira Yashor

**DFSH President**

Lauren Levicki Courville

April 1, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery,

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

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

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

Sincerely,



Kelly Moneyhan  
Director of Development

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



April 4, 2022

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Durham Habitat and mission to eradicate poverty housing in Durham, NC. With First Horizon's support, we have been able to continue to build and repair safe and affordable housing in partnership with communities and volunteers who care.

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

Sincerely,

Jennifer McFarland  
Development Officer  
Durham Habitat of Humanity

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



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

April 5, 2022

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

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 Exceeding Autism, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

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

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

Sincerely,

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

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





**Exodus Homes \* Exodus Works**  
**P.O. Box 3311 Hickory, N.C. 28603**  
**828-324-2390 Office**  
**324-7983 FAX**

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



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

April 4, 2022

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,

*Rev. Susan Smith*

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



March 31, 2022

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

Dear Mr. Corkery:

I am writing in support of TD Bank (TD) with whom Family Promise of Bergen County NJ has had a strong relationship for over a decade.

Family Promise of Bergen County is the only organization in the county offering temporary shelter and long-term support to *working* families experiencing homelessness. These families make too much to qualify for government assistance but not enough to maintain stable housing. We rely primarily on private funding from individuals, foundations and corporations to deliver our services.

This is one of the reasons that our relationship with TD Bank and the TD Charitable Foundation is so important to us. The TD Charitable Foundation has been extremely generous in its funding of our programs supporting homeless working families with children. In 2021, we were the grateful recipients of one of the foundation's \$150,000 Housing for Everyone Grants. This award allowed us not only to shelter families experiencing homelessness but gave us the resources to prevent homelessness for 117 individuals that year. TD employees are faithful volunteers at our Walk-in Dinner program and attendees at our fundraising events many of which TD sponsors.

On behalf of Family Promise of Bergen County, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We are confident that this decision will allow TD to make an even greater impact on our community.

Thank you for your time. If you need additional information, do not hesitate to contact me directly.

Best regards,



Kate Duggan  
Executive Director  
[kduggan@bergenfamilypromise.org](mailto:kduggan@bergenfamilypromise.org)

March 31, 2022



16 Augusta St • Greenville, SC 29601  
(864) 467-3132 • fax: (864) 467-3133  
mac@greenvilleARTS.com  
greenvilleARTS.com

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

Dear Mr. Corkery,

**Board of Directors**

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Bill Stephenson  
Peter Tilkemeier  
Laura Turner  
Fabian Unterzaucher  
Genevieve Weaver  
Irv Welling  
Janette W. Wesley  
The Honorable Knox White  
Penn Williams  
Rush Wilson

**Executive Director**  
Alan Ethridge

It is a great privilege to write of letter of endorsement for the acquisition of First Horizon Bank by TD Bank. This new bank will create significantly expanded financial services for many communities throughout the South and along the East Coast. TD Bank has the resources to be corporate leaders and philanthropists in many new areas in the country, and it will also provide many more convenient banking services for thousands of Americans.

The local executive leaders of TD firmly believe that the arts are key to a well-rounded education and the development of critical thinking and creative problem solving. These are skills that are essential to the development of our future leaders across all professions.

In the Greenville community, TD is the largest corporate donor to the arts. The company generously supports a variety of Greenville's most valuable cultural assets. Since 2005, TD has been the title sponsor of Artisphere, our spring arts festival that is consistently ranked among the top 10 arts festivals in the country. Other arts organizations that have been supported by TD include the Greenville County Museum of Art, the Greenville Symphony Orchestra, the Peace Center, and The Warehouse Theatre.

TD Bank is also the largest corporate donor to the Metropolitan Arts Council (MAC). In 2016, the bank established the TD Center for Arts Integration in support of MAC's established and highly successful arts education program in the Greenville County Schools. The support has enabled MAC to expand the program into 79 schools of the 101 in the district. In 2021, the bank renewed its support for another five years. Since 2002, TD Bank has supported the TD Bank Business and the Arts Partnership Awards that are presented at the MAC annual meeting every March.

Virtually every local TD executive serves on numerous boards of non-profit organizations including those involved in health and human services, education, the environment and the arts. Both Michael Cooper, Senior Middle Market Lender Deployment Director, TD Community Development Corporation, and Chris Fincher, Regional Vice President, are currently serving on the MAC Board of Directors. Mr. Cooper served as Chairman of the Board during the COVID-19 pandemic, and his financial acumen and experience ensured the organization's success during the most challenging period of its 48-year history. At the 2017 MAC annual meeting, David Lominack, TD Market President for South Carolina, received the Ann C. Sherard Young Supporter of the Arts Award for his generous and loyal support of the arts, both personally and professionally.

Since 2002, the Metropolitan Arts Council has had a long-standing partnership with TD Bank. TD houses our four financial accounts, and it is also the issuer of our corporate credit cards. Its employees are always helpful, professional and committed to providing outstanding customer service. It is no wonder that TD's marketing includes the tagline, "America's most convenient bank."

The acquisition of First Horizon Bank will allow TD to continue its philanthropic endeavors in new markets, thereby strengthening these areas with outstanding financial options for residents and with enhanced community support. In you would like to discuss this in greater detail, please call me at (864) 467-3132 or e-mail me at [alan@greenvillearts.com](mailto:alan@greenvillearts.com). Thank you for your time and consideration.

Sincerely,

Alan Ethridge  
Executive Director

CC: Mr. Christopher L. Fincher, TD Bank

977 East Masten Circle  
Milford, DE 19963



302-422-8255 *phone*  
302-422-8260 *fax*  
[www.milfordhousing.com](http://www.milfordhousing.com)

April 1, 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) in recognition of the relationship that Milford Housing Development Corporation (MHDC) had with TD Bank. We have received support from TD in Wilmington, DE and Cherry Hill, NJ since 2009.

MHDC is a nonprofit housing developer with a mission to provide decent, safe, and affordable housing solutions to people of modest means. Although our headquarters is in Milford, Delaware, we provide services throughout the state. Since 1977, MHDC has become a leader in affordable housing by offering a continuum of services. These services include the Statewide Emergency Home Repair Program, Home Repair Program, Self-Help Housing Program, Multi-Family Rental Housing, Single-Family New Construction, ZeMod, and the Homebuyer's Club.

TD has supported MHDC and the work we do in affordable housing by serving on our Board of Directors, volunteering at community build days to help participants in our Self-Help Housing Program build their future homes and provide grant support through TD Charitable Foundation. MHDC and TD have an important relationship that has spanned over a decade. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

On behalf of MHDC, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. Please let me know if I can answer any question or provide any additional details. You may reach me at (302) 422-8255 or via email at [dmoore@milfordhousing.com](mailto:dmoore@milfordhousing.com).

Sincerely,

A handwritten signature in black ink that reads 'David W. Moore'. The signature is written in a cursive, flowing style.

David W. Moore  
President & CEO





80 West Grand Street, Elizabeth, NJ 07202-1447  
Phone: (908) 354-3040, Fax: (908) 354-2665  
Website: [www.caunj.org](http://www.caunj.org), Email: [info@caunj.org](mailto:info@caunj.org)

April 1, 2022

James W. Corkery, Assistant Vice President - Supervision, Regulation & Credit

Federal Reserve Bank of Philadelphia

Ten Independence Mall, Philadelphia, PA 19106

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

Dear Mr. Corkery:

Community Access Unlimited, Inc. (CAU) is a 501c Nonprofit, established on May 7, 1979, presently serving 4,000 people with disabilities and at-risk youth, with a staff of just under 1,000 in the following areas of service:

- Supportive housing for people with developmental disabilities
- Shelters for homeless and runaway youth and youth aging out of the child welfare system
- Respite, in-home and family support services
- Behavioral supports
- Skill instruction in independent living, financial literacy, self-advocacy, socialization, leadership, and asset development
- Supported Employment
- Pre-Employment Transition Services
- Career Planning
- Academic Instruction in math, reading, writing, arts & culture, theater and performance
- Recreation, which includes trips beyond state and national borders and overnight stays.
- Representative Payee Support

CAU has been successively accredited (in maximum 3-year increments) by The Commission on Accreditation of Rehabilitation Facilities International (CARF), an independent accrediting body, since 2006. Accreditation involves rigorous peer reviews and surveyor team site visits during which CAU must present detailed documentation and verbal accounts proving that it is in conformance with CARF's person-centered philosophy and over 1,200 standards.

The CAU mission of providing community access through effective, systematic, comprehensive support services for people with disabilities and their families, giving them the opportunity to live independently and to lead normal and productive lives as citizens integrated into the general community, has been supported in real terms by TD Bank's following list of contributions to said mission:

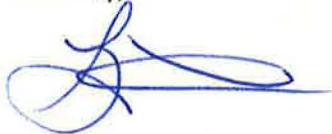
- \$15,000, in 2010
- \$15,000, in 2011
- \$115,000, in 2012
- \$15,000, in 2013
- \$100,000, in 2014
- \$15,000, in 2018
- \$125,000, in 2020
- \$1,000, in 2021

The total TD support: \$401,000

CAU understands that this is a request of your valuable time, so TD Bank and CAU deeply appreciate any support that you can provide. First Horizon and TD share a common belief that people can only thrive when the communities in which they live and work thrive. TD is committed to growing the presence, investment and impact of nonprofits like CAU across all states in which TD and First Horizon operate.

CAU is ever grateful for the TD's history of critically impactful ongoing financial support and hopes to return the favor by serving as a testament of the type of diversity, equity, and integration affirming service provision TD stands behind and speaking out to underscore the way TD turns financial equity into human equity for all community members.

Sincerely,



Bernadette Griswold, Executive Director



April 1, 2022

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

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 Greenscape of Jacksonville, Inc. has with TD Bank. We have been working with and have received support from TD Bank in Jacksonville, Florida since 2015.

Greenscape PLANTS, PROTECTS and PROMOTES trees. Founded in 1975 by concerned citizens, Greenscape is credited for adding more than 350,000 trees to the Jacksonville tree canopy. These trees are on major roadways, on downtown streets, in neighborhoods throughout the city, and in parks and sites that benefit the community. Striving to instill environmental stewardship in future generations, Greenscape conducts programs and plantings annually in schools and universities.

TD Bank has partnered with Greenscape to plant trees throughout our community. TD's sponsorship of tree plantings and their volunteer base has made a measurable impact in the tree canopy of our beautiful city. We are thankful for their steadfast support of our endeavor to promote a healthy tree canopy in Jacksonville.

On behalf of Greenscape of Jacksonville, 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 904-868-7279.

Sincerely,

Kim Bongiovanni  
President  
Greenscape of Jacksonville, Inc.





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

April, 4, 2022

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

I am writing today in support of TD Bank, NA and in recognition of the relationship that AAA Scholarship Foundation has with TD Bank. We have been partnering with TD Bank in Florida since 2018.

The AAA Scholarship Foundation's mission is to promote education by administering innovative learning opportunities that enable families to choose the educational options that best meet the needs of their children. TD Bank's support has allowed us to provide 5,094 educational scholarships to LMI students to provide them with the one thing they weren't confident they would ever have – a quality education tailored specifically for their learning needs.

Additionally, Ana Castilla, Florida Regional Community Development Manager for TD Bank serves on our Bank Advisory Board and is spearheading an initiative that will provide financial literacy education for the LMI families and students that we serve.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at [kim@aaascholarships.org](mailto:kim@aaascholarships.org) or 888-707-2465

Yours truly,  
AAA Scholarship Foundation, Inc.

Kimberly Dyson  
President and CEO

cc: Ana Castilla, TD Bank, NA



**A Non-Profit Economic Development Corporation**

April 4, 2002

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 long term relationship that UCEDC has with TD Bank. We have been working with and have received significant financial and technical support from TD Bank in New Jersey since 2008.

UCEDC) is a private non-profit CDFI that fosters economic growth by providing financial and technical assistance to new and existing businesses with emphasis on benefitting under-served people and communities.

Founded in 1977, UCEDC provides business loans, business training and mentoring, business information, and government procurement support to small businesses, focusing on low-income, minority and women business owners.

A TD Bank representative has sat on the UCEDC board of trustees and loan committees since 2008, first with Mary Jane McDonough who served until 2011 when Martin Melilli, Regional Senior Vice President, joined our board and continues to serve to this day. Martin has served as our board chairman and remains extremely active on UCEDC's executive, personnel, executive compensation and loan & asset management committees.

We appreciate TD Bank's numerous sponsorships and generous financial support over the years along with the countless hours of Martin's time and expertise. This combined contribution provided the building blocks that have leveraged UCEDC's success in developing loan products and free training and mentoring services to serve the underserved small business community in New Jersey.

On behalf of UCEDC, 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 (908 527-1166 ext. 12 and/or [afarrah@ucedc.com](mailto:afarrah@ucedc.com) .

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Farrah", is written over the typed name.

Adam Farrah  
President





Training, employment and job placement for people with disabilities and other barriers to work – helping individuals increase productivity and achieve greater independence.

#### Officers

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Edward Manno  
Shumsky  
*Chair, Compensation*

Jayne Harris Abess  
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#### Directors

Michael Elkin

Tomas P. Erban

Sophia Galvin

Tammy Klein

Danet Linares

Kimrey Newlin

Naomi Nixon

Irma Reboso Solares

Merrett R. Stierheim

April 04, 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 Messrs. Corkery and Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Goodwill Industries of South Florida, Inc. (Goodwill) has with TD Bank. We have been working with and have received support from TD Bank in Miami, Florida since 2010.

Goodwill is a nonprofit organization whose mission is training, employment, and job placement for people with disabilities and other barriers to work in Miami-Dade, Broward, and Monroe. We employ over 2,600 people, making us the one of the largest employers in South Florida. At 1,000 people with disabilities, we are the largest employer of people with disabilities in the State. We are also, one of the most cost-effective non-profits in the US, with only 4 percent of our cost going to management and support overhead, and 96 percent, going to payroll and direct programs, for people with disabilities, and other barriers to work.

Goodwill has had a banking relationship with TD for more than 12 years. Throughout that time, TD has gone above and beyond in meeting our banking services and financing needs. TD has shown tremendous flexibility in adapting to our evolving financial needs with practical and cost-efficient solutions.

In 2013, Goodwill completed the process of closing on a significant new market tax credit loan facility with TD to finance our commercial laundry facility which benefited the community by creating 200 jobs in a low-income area of Miami. TD was once again instrumental to the success of that project by coming up with creative solutions and providing top-notch customer service.



April 04, 2022

RE: TD Bank, NA to acquire First Horizon Bank

In addition, Goodwill has received several TD Charitable Foundation grants to support our work with people with disabilities. We truly enjoy the professional relationship we have with them and consider them a great partner.

On behalf of Goodwill Industries, I am pleased to support TD 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 305 326-4110.

Sincerely,

A handwritten signature in blue ink, appearing to read "DL", is written over the word "Sincerely,".

David Landsberg  
President and CEO



# WAYPOINT

Help Along the Way

*Formerly*

**CHILD AND FAMILY SERVICES**

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)

## **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 Waypoint has with TD Bank. For the last 24 years we have received support from TD Bank in New Hampshire, and we have witnessed TB Bank partner with many of our nonprofit counterparts.

Waypoint is a nonprofit in New Hampshire, founded in 1850, and committed to helping individuals, children, and families. We provide an array of social service support to an average 7500 clients each year, those who are most in need.

TD is a strong supporter of our homeless youth program providing grants to help strengthen the program. Their strong support, among others, has allowed us to grow this program to meet an increasing need in our communities. We now connect with more than 1,500 youth, and this year are expanding efforts to provide more services. Additionally, Waypoint's leadership has benefited from a TD Bank employee serving on our Board of Trustees for more than five years.

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

Please let me know if I can answer any questions or provide any additional details. You may reach me at (603) 518-4300 or via email at [Alvarezdetoledob@waypointnh.org](mailto:Alvarezdetoledob@waypointnh.org)

Sincerely,

Borja Alvarez de Toledo, M.Ed.  
President and CEO

### HEADQUARTERS

toll free (800) 640.6486  
office (603) 518.4000  
fax (603) 668.6260

464 Chestnut Street  
PO Box 448  
Manchester, NH 03105  
[waypointnh.org](http://waypointnh.org)



Internal





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

April, 4, 2022

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

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

First Horizon has been a valued partner of AAA Scholarship Foundation and our mission to promote education by administering innovative learning opportunities that enable families to choose the educational options that best meet the needs of their children. With First Horizon's support we have been able to provide over 800 educational scholarships to LMI students in Florida giving them the one thing they weren't confident they would ever have- a quality education tailored specifically for their learning needs.

Additionally, Erbi Blanco-True, First Horizon's Florida Community Development Manager chairs our Bank Advisory Board and has been instrumental in expanding our partnerships with the banking 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.

Yours truly,  
AAA Scholarship Foundation, Inc.



Kimberly Dyson  
President and CEO

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



**FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY**

*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 the Gaston County Family YMCA, 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 Gaston County Family YMCA and its mission to strengthen the foundations of our community through Youth Development, Healthy Living and Social Responsibility in support of the citizens of Gaston County, NC. With First Horizon's support, we have been able to enhance health programming through our Evidence Based Health Intervention programs. These include, Live STRONG at the Y, Moving for Better Balance, Blood Pressure Self-Monitoring and Enhanced Fitness.

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,

Sharon Padgett, CEO  
Gaston County Family YMCA

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

April 5, 2022



**BOYS & GIRLS CLUB**  
OF GREENEVILLE & GREENE COUNTY

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)

PO Box 1977  
740 West Church Street  
Greeneville, TN 37744-1977  
Tel 423-787-9322  
Fax 423-787-0055  
[www.ggcbgc.org](http://www.ggcbgc.org)  
[gbgc@comcast.net](mailto:gbgc@comcast.net)

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 Boys & Girls Club of Greeneville & Greene 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 the Boys & Girls Club of Greeneville & Greene County and our mission to serve children, especially those from socially and economically disadvantaged circumstances in *Greeneville, Tennessee*. With First Horizon's support, we have been able to continue to provide a high level of programs and activities to the youth 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,

A handwritten signature in blue ink that reads "Scott Bullington".

Scott Bullington  
Executive Director  
Boys & Girls Club

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





April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of the Louisiana Cancer Foundation and mission to promote quality of life for cancer patients in Northeast Louisiana. With First Horizon's support, we have been able to provide financial assistance to NE Louisiana cancer patients while under treatment.

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,

James Adams  
Executive Director

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



April 5, 2022

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

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

Dear Mr. Corkery,

We are writing today in support of TD Bank (TD) and in recognition of the relationship that Building Bridges Across the River has with TD Bank. We have been partnering with TD Bank in Washington DC since 2016 which continues to this day.

Building Bridges Across the River (Building Bridges) provides residents East of the Anacostia River access to the best-in-class facilities, programs and partnerships in arts and culture, economic opportunity, education, recreation, health, and well-being. Our core constituencies are Black and Brown communities, low-income people, and families and children who reside in Ward 8 in Washington, DC. We specifically aim to reach Black families living at or below 50% of the Area Median Income. Building Bridges leads a collaboration among 14 nonprofits in permanent residence at the Town Hall Education Arts and Recreation Campus (THEARC), along with a network of seven urban farms in SE DC, the Skyland Workforce Center and the 11th Street Bridge Park. Together with our partners, we reduce barriers to social and economic mobility for Black and low-and moderate-income families in three intersecting areas: economic opportunity; health & well-being; and arts & culture.

TD Bank has been a proud supporter of this work, funding our Ward 8 Home Buyers Club that has seen 102 Ward 8 renters become homeowners capturing inter-generational wealth, supporting a marketing campaign for Ward 8 Black owned businesses hard hit from the COVID 19 pandemic, sponsoring our Black history month theater program and our annual Anacostia River Festival and bringing dozens of TD Bank employees to volunteer at our annual holiday walk distributing bikes and presents to east of the river families. We value TD Bank's commitment to the District of Columbia, Building Bridges Across the River and the communities we serve.

On behalf of Building Bridges Across the River, we are honored 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 to build a more equitable and inclusive neighborhood for District residents.



Please let us know if we can answer any question or provide any additional details. You may reach us at 202.889.5901 or by e-mail at [rberard@thearcadc.org](mailto:rberard@thearcadc.org) or [skratz@thearcadc.org](mailto:skratz@thearcadc.org).

Sincerely,

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

Rahsaan Bernard  
President  
Building Bridges Across the River

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

Scott Kratz  
Senior Vice President  
Building Bridges Across the River



April 5, 2022

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

Dear Mr. Corkery:

I am writing today in support of TD Bank and in recognition of the relationship that the Peabody Auditorium Foundation (PAF) has with TD Bank. We have been receiving support from TD Bank Volusia County Florida and the TD Charitable Foundation, since 2019. Additionally, the Foundation has been privileged to have TD Bank employee, James E. Weite, on our Board of Directors serving as Secretary and Treasurer.

Established in 2014, the PAF is a 501c3 not-for-profit organization, whose mission is to advocate for arts and culture within our community, provide arts-related educational opportunities for underserved populations, and support the Peabody Auditorium's efforts to provide enrichment through the performing arts.

Together thanks to the generous grants from the TD Charitable Foundation, PAF's *Youth + Art = Success!* program has provided thousands of students (majority low-income Title 1), with the opportunity to witness live cultural programs, many for the first time. In 2021, the program provided 18 Volusia County Schools with in-school theatrical performance, reaching more than 4,700 students. In 2022, 200 high school's students will attend the professional Broadway tour of *Fiddler on the Roof* at the Peabody Auditorium in Daytona Beach, and ten graduating high school students will receive a cash scholarship to assist in their pursuit of an advanced education in the arts. Planning is underway for 18 elementary and middle school performances in October, November, and December 2022. Additionally, TD Bank has supported several PAF hosted community fundraising events throughout the years receiving exposure and helping us raise program funds, as well as advertising in the Peabody Auditorium's professional theatre patron program.

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

Please let me know if you have any questions or if I can provide additional information. You may reach me at 386-631-1974 or [kbberman@peabodyfoundation.org](mailto:kbberman@peabodyfoundation.org)

Sincerely,

Kathy Berman  
Executive Director

The Peabody Auditorium Foundation, Inc. is a 501(c)(3) not-for-profit corporation and all gifts made to The Foundation are tax-deductible to the full extent allowed by state and federal law. 100% of such gifts are retained by The Foundation to support The Peabody and Foundation operations. Federal Tax ID # 46-5688286.

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR THE PEABODY AUDITORIUM FOUNDATION, INC., A FLORIDA BASED NONPROFIT CORPORATION REGISTRATION # CH43513, MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE (800-435-7352) WITHIN THE STATE OR VISITING THEIR WEB SITE AT ([www.freshfromflorida.com](http://www.freshfromflorida.com) or <https://csapp.800helpfla.com/cspublicapp/giftgiversquery/giftgiversquery.aspx>) REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

# THE PEABODY FOUNDATION

PO Box 10104, Daytona Beach, FL 32120-0104 • 386-631-1974 • [PeabodyFoundation.org](http://PeabodyFoundation.org)



VOLUNTEERS IN MEDICINE, CHATTANOOGA, INC.

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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)

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery:

I'm writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Volunteers in Medicine, Chattanooga a 501(c)3 non-profit organization, kindly accept this letter of support recognizing the committed partnership we enjoy with the bank.

Our charitable clinic serves the uninsured, low-income adult population of Greater Chattanooga. With contributions from First Horizon Bank, we have been able to provide more than \$5 million in free healthcare over just the past 10 years.

Through our engagement with First Horizon, we will be able to continue providing care to the medically underserved in our community. 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,

Joel Henderson  
Executive Director



P.O. Box 81057 \* Chattanooga, TN 37414 \* 423 855 8220 \* [vim-chatt.org](http://vim-chatt.org)

*May we have eyes to see, with Christian love, those to whom we have been blind, arms to embrace those who have been excluded, hands to touch those needing compassion, wisdom and skill to alleviate suffering, with hearts bonded together.*



4116 Silver Star Road • Orlando, FL 32808

Phone: (407) 648-4567 • [habitorlandoosceola.org](http://habitorlandoosceola.org)

WE BUILD **STRENGTH, STABILITY AND SELF-RELIANCE** THROUGH SHELTER

April 5, 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 Habitat for Humanity Greater Orlando & Osceola County has with TD Bank. We have received support from TD Bank in Orlando, Florida since 2017.

Habitat for Humanity Greater Orlando & Osceola County is part of a global, nonprofit housing organization whose vision is a world where everyone has a safe, comfortable place to live. Habitat Orlando & Osceola is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their living situations.

We have partnered with First Horizon's CRA team for many years, and we were most fortunate and very grateful to have received the TD Housing for All grant in 2022.

On behalf of Habitat for Humanity Greater Orlando & Osceola 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 (407) 440-6976 or email: [cmcmanus@habitorlandoosceola.org](mailto:cmcmanus@habitorlandoosceola.org).

Sincerely,

  
Catherine Steck McManus  
President & CEO





## Officers

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Stacy B. Brandon

### Vice Chairman

Luke M. Hardaway

### Treasurer

David Sudduth

### Immediate Past Chairman

Will Huss

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Jim C. Ryan, Jr.

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Charles R. Warne

\*Deceased

## Ex-Officio

J. Coleman Shouse, Chair  
*Greenville Technical College  
Area Commission*

Dr. Keith L. Miller, President  
*Greenville Technical College*

Ann M. Wright  
*Vice President for Advancement  
Greenville Tech Foundation*

April 6, 2022

Mr. James W. Corkery

Assistant Vice President - Supervision, Regulation & Credit

Federal Reserve Bank of Philadelphia

Ten Independence Mall

Philadelphia, PA 19106

Dear Mr. Corkery:

It is my pleasure to provide a letter of support for TD Bank in their effort to receive approval for the acquisition of First Horizon Bank. It is our understanding that this acquisition will provide the combined bank with the opportunity to provide increased products, services, and access to credit to the neighborhoods they serve.

The Greenville Tech Foundation was established in 1973 as a 501(c)3 organization governed by a Board of Directors. We support Greenville Technical College's mission to transform students' lives and help our community thrive by providing a world-class, affordable education to students and building an educated, engaged workforce committed to life-long learning. During the past year, we have awarded over \$576,000 in scholarships to 690 students and provided over \$89,000 in emergency financial assistance to 185 students experiencing hardships related to rent, car repairs, child care, and medical bills. We have recently launched a \$13 Million capital campaign to improve student access to scholarships and support services and to fund a new center for Health and Life Sciences.

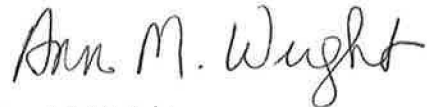
TD Bank has been a committed partner in the work of the Greenville Tech Foundation in the Greenville, SC community. They have been faithful custodians of our general operating account for many years and are the loan servicer for our Campus Pointe Student Housing initiative. We work closely with Kelly Carson, our Senior Relationship Manager at TD Bank, and have appreciated her efforts to advocate for the Foundation and the College, especially as we have faced occupancy challenges at Student Housing related to the pandemic. She has forged a strong relationship with the Foundation and exhibits the quality of service we have come to expect from our relationship with TD Bank. Additionally, TD Bank and the TD Bank Charitable Foundation have provided generous financial support to the Foundation through event sponsorships as well as gifts for financial literacy programs for students.

*Have you considered the Greenville Tech Foundation in your estate plans?*

P.O. Box 5616, MS 6002, Greenville, S.C. 29606-5616  
(864) 250-8835 • [www.greenvillotechfoundation.org](http://www.greenvillotechfoundation.org) • [foundation@gyltec.edu](mailto:foundation@gyltec.edu)

We are pleased to provide this letter of support for TD Bank and look forward to our continued working relationship as the bank expands with the acquisition of First Horizon Bank. We are grateful for TD's excellent service and commitment to helping our local community thrive.

Sincerely,

A handwritten signature in black ink that reads "Ann M. Wright". The signature is written in a cursive style with a large initial "A" and "W".

Ann M. Wright  
Vice President for Advancement  
April 6, 2022

Cc: Ms. Kelly Carson  
Sr. Relationship Manager  
TD Bank  
104 S. Main St.  
Greenville, SC 29601





**IDignity**

424 E. Central Blvd., #199  
Orlando, FL 32801-1923  
info@idignity.org  
407-792-1374

**Executive Director**

Michael Dippy

**Board of Directors**

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Phill Henry

Geraldine Gallagher

Randy Hayas

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Michele Moss

Danny Myers

Kristi Nowrouzi

Rick Pullum

Kevin Reck

Gabriel Sidere

Sean Stevenson

April 6, 2022

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

Dear Mr. Corkery,

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

First Horizon has been a valued partner of IDignity in Central Florida. With First Horizon's support, we have been able to serve clients, all of whom fall below poverty, in getting their government issued identification. This has allowed them to open a bank account, secure housing and get proper medical care along with numerous other opportunities that are not available without identification. IDignity has been able to also provide volunteer opportunities to the team at First Horizon Bank allowing them to serve our clients in need of identification.

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 IDignity's mission. Please let me know if I can provide further information.

Sincerely,

Anne Taylor  
Director of Philanthropy  
321-445-1900  
annetaylor@idignity.org

7 April 2022

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

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

Dear Mr. Corkery:

I am writing today in support of TD Bank (TD) and in recognition of the relationship that the Ocala Metro Chamber & Economic Partnership (CEP) has with TD Bank. We have been working with TD Bank in the Ocala (FL) Metro for more than 20 years.

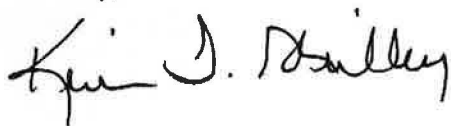
The Ocala Metro CEP is the chamber of commerce and lead economic development entity for the Ocala Metro. The CEP has a unique model of combining aggressive business attraction, business retention, and business creation (entrepreneurship) with skills-based workforce development. The CEP was named the 2020 National Chamber of the Year.

TD has been an active and engaged partner with the CEP. Local TD executives have chaired and served on our Financial Review Committee for the City of Ocala and Marion County reviewing financial incentive requests, they support our lead partnership outreach effort (Operation Thank You), and have been actively engaged in a number of CEP programs and initiatives.

On behalf of Ocala Metro Chamber & Economic Partnership, 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 3525.857.2499 or [Kevin@OcalaCEP.com](mailto:Kevin@OcalaCEP.com)

Sincerely,



Kevin T. Sheilley  
President/CEO



**NATIONAL  
CHAMBER OF THE YEAR  
2020 WINNER**

April 7<sup>th</sup>, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs,

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

First Horizon has been a valued partner of Junior Achievement of Georgia and mission to promote and improve financial literacy, entrepreneurship, and career readiness skills among students across the state of Georgia. Over the past 4 years, First Horizon volunteers have contributed over 680 contact hours with 2,175 students in the Atlanta Metropolitan Area. With First Horizon's support, we have been able to widen our reach to youth and provide them with valuable programming increasing their understanding of a global economy and financial concepts. We are grateful for the First Horizon's support these past four years and are looking forward to continuing our partnership assisting students in Georgia with their journey in financial literacy.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people, businesses, and communities 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,



Genevieve Montreuil  
Director, Volunteer Partnerships and Engagement

Office of the College President  
300 N.E. Second Avenue  
Miami, Florida 33132-2297



**Madeline Pumariega**  
College President  
Phone: (305) 237-3221  
Fax: (305) 237-3109  
Email: [mpumarie@mdc.edu](mailto:mpumarie@mdc.edu)

April 8, 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)

Dear Mr. Corkery,

I am extremely pleased to write this letter in support of our long-time partners and dear friends at TD Bank. Our decades long relationship with TD Bank has forged a warm and productive bond that continues to benefit our students and our community.

Miami Dade College is the most diverse College in the nation. Our eight campuses and outreach centers offer more than 300 distinct degree pathways and numerous career certificates, apprenticeships, and digital badges. Since our founding more than half a century ago, we have admitted more than 2 million students. Today, we serve more than 100,000 students from 167 countries, speaking 63 languages. Additionally, MDC is a significant cultural engine for the entire Miami area, presenting and nurturing major events and programs in the visual, literary, and performing arts.

TD has been instrumental in our ability to deliver programs offering business trainings and scholarships. A recent example is our Scale Up Miami Program at MDC's renowned Idea Center. Hundreds of small business owners have acquired knowledge to organize their businesses. They have learned new skills in finance, marketing, operations, and the ability to connect with peers, business advisors, and mentors while developing their strategic growth plan along the way.

Additionally, programs sponsored and supported by TD Bank include the Presidential Strategic Initiatives Fund, Advanced Automotive Service Technology - Tesla Technician (Tesla START), Ben Granoff Memorial Scholarship Endowment, MDC Hall of Fame, Miami Book Fair, Jumpstart Microenterprises Initiative, New World School of the Arts, Rising Stars, MDC Hall of Fame and The Institute for Youth Entrepreneurship to name a few.

My staff and I are available should there be any questions to further illustrate TD's continued support of Miami Dade College.

With sincere gratitude,

A handwritten signature in blue ink, appearing to read 'Mpumariega'.

Madeline Pumariega  
College President





FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

**YMCA of the North Shore**

200 Cummings Center, Suite 173D  
P.O. Box 7073  
Beverly, MA 01915  
978.922.0990

.....  
**Cape Ann YMCA**

7 Gloucester Crossing Way  
Gloucester, MA 01930  
978.283.0470

**Greater Beverly YMCA**

254 Essex Street  
Beverly, MA 01915  
978.927.6855

**Haverhill YMCA**

81 Winter Street  
Haverhill, MA 01830  
978.374.0506

**Ipswich Family YMCA**

110 County Road  
Ipswich, MA 01938  
978.356.9622

**Lynch/van Otterloo YMCA**

40 Leggs Hill Road  
Marblehead, MA 01945  
781.631.9622

**Plaistow Community YMCA**

175 Plaistow Road  
Plaistow, NH 03865  
603.382.0641

**Salem YMCA**

One Sewall Street  
Salem, MA 01970  
978.744.0351

April 13, 2022

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

Dear Mr. Corkery

I am pleased to provide this letter of support for TD Bank (TD).

As the President and CEO of the YMCA of the North Shore, I can personally attest to the longstanding and strong relationship that exists between our YMCA and TD Bank. We partner with TD Bank in our ongoing banking operations and are grateful for the years of financial and philanthropic support they have provided our YMCA.

As one of the 40 largest YMCA organizations across the country, the YMCA of the North Shore serves more than 50,000 members and participants in 21 communities in the North Shore and Merrimack Valley areas of northeastern Massachusetts as well as 4 communities in southern New Hampshire. With more than 170 years of community service, our YMCA is committed to welcoming all, strengthening community, educating and nurturing children while promoting healthy living, youth development and social responsibility. We serve the entire community, offering a wide variety of resources and services including licensed child care, affordable housing, membership, summer camp, and community programs uniquely matched to support local community needs.

TD Bank has been a vital partner in our work across all of our communities. Most recently, we were fortunate to receive a material allocation of New Market Tax Credits as part of TD Bank's Community Development Corporation to support our new YMCA in Gloucester, Massachusetts. With TD Bank by our side, we successfully developed a 66,000 square foot, \$32MM state-of-the-art YMCA facility. This facility was part of a larger community development initiative that included housing and retail developments by our joint venture partners. The project had many challenges including the development of the 10 acre site of a former school that had been vacant for several years. There were also additional hurdles due to the unprecedented occurrence of the COVID-19 global pandemic however, together, TD Bank and the YMCA completed the project on time, on plan, and today, the new YMCA has already met the membership goals set prior to the pandemic. That project would not have been successful without TDCDC's belief, partnership and financial investment of New Market Tax Credits.

On behalf of The YMCA of the North Shore, I could not be more 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.

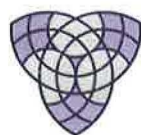
Please let me know if I can answer any questions or provide any additional details. I can be reached at [lovascoc@northshoreymca.org](mailto:lovascoc@northshoreymca.org)

Sincerely,



Chris Lovasco  
President & CEO  
YMCA of the North Shore





**OLYMPIA SNOWE**  
WOMEN'S LEADERSHIP INSTITUTE  
VALUES • VOICE • VISION

April 14, 2022

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

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

Dear Mr. Corkery,

In recognition of the longstanding partnership between TD Bank (TD) and the Olympia Snowe Women's Leadership Institute, I am writing to express our support of TD. Across Maine, TD has been a valued and strategic contributor to the Institute's meaningful work since its inception in 2015.

The mission of the Institute is to raise the confidence and aspirations of high school girls by helping them develop the skills required to be leaders in their lives, families, careers, and communities. Each year, more than 200 women business and community leaders volunteer to mentor program participants, known as Olympia's Leaders (OLs). These mentors, or Olympia's Leaders Advisors (OLAs), are trained by the Institute, and then devote three years to delivering our unique curriculum to more than 525 OLs from 37 partner high schools across all 16 Maine counties. With numerous contributions from community partners like TD, the Institute has a track record of more than 93% of each graduating class matriculating to post-secondary education, when Maine's average college-going rate is in the low 60<sup>th</sup> percentile.

Not only has TD Bank been a steadfast financial supporter of the Institute from the very beginning, but many of its Maine employees are also personally engaged in our work. Currently, nine women from TD volunteer as OLAs, with one serving on the Institute's Board of Directors as well. Three of these OLAs, along with four additional TD employees, also participate in our Leaders Network—a group of more than 300 women from companies that support the Institute to whom we deliver professional development workshops and connection opportunities.

On behalf of the Institute, I am very pleased to support TD Bank's application to acquire First Horizon Bank. I have every confidence that, should they receive approval, TD will utilize its larger network of resources to extend its reach and have an even greater impact on both the new and existing communities it serves.

Thank you for your consideration. Please contact me at [christina@oswli.org](mailto:christina@oswli.org) or 207-774-4296 if you have any questions or require additional information.

Sincerely,

Christina P. McAnuff  
Executive Director

CC: Meredith Rousseau



4-15-22

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

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

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that **Miami Bridge Youth and Family Services, Inc.** has with TD Bank. We have been working with and received support from TD Bank in Miami, FL since 2017

Miami Bridge serves as Miami-Dade County's only 24/7/365 emergency temporary shelter for children and teens in crisis ages 10-17. For more than three decades, the non-profit organization has worked to rescue youth in the community from lives of victimization and crime by providing refuge, protection and specialized care in a nurturing, stable environment. ([www.miamibridge.org](http://www.miamibridge.org))

TD Bank has not only provided crucial banking services but more important they have become a partner with Miami Bridge. They were a trusted partner during COVID and the PPP Loan Process. TD Bank is represented on our Board of Directors and has always been there to support the many corporate social responsibility events i.e. Annual Gala, Miami Physicians Fishing Tournament including awarded funds from the TD Charitable Foundation.

On behalf of the Board of Directors, Staff and Youth of **Miami Bridge Youth and Family Services, Inc.**, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at [dsharfman@miamibridge.org](mailto:dsharfman@miamibridge.org) or via cell at 305-606-7301

Sincerely,

David Sharfman  
Chief Operations Officer

Family Services and Shelter for Youth

2810 NW SOUTH RIVER DR • MIAMI, FL 33125 • (305) 635-8953 ■ 326 NW 3<sup>RD</sup> AVE. • HOMESTEAD, FL 33030 • (305) 246-8956





# DOING THE MOST GOOD®

William Booth, *Founder*  
Brian Peddle, *General*  
Commissioner Willis Howell, *Territorial Commander*  
Lt. Colonel Jim Arrowood, *Divisional Commander*  
Majors Larry & Debra Broome, *Charlotte Area Commanders*

*April 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)

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

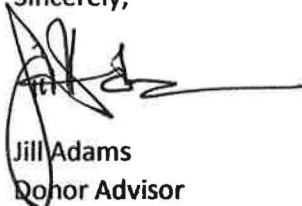
Dear Sir:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of The Salvation Army Boys & Girls Clubs of Greater Charlotte, 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 Salvation Army Boys & Girls Clubs of Greater Charlotte and mission to provide children ages 6 to 18 with safe spaces in which to play and learn during non-school hours, caring staff, a peer community, and access to enrichment and educational opportunities. With First Horizon's support, we have been able to use funding toward the operation of its three main Clubs in Mecklenburg County. To retain and recruit teen members as this is an area of extreme growth potential for the Clubs. It not only improves the lives of the children attending the individual clubs, but also helps to strengthen families and communities by providing safe spaces, safe mentors, the ability for parents to maintain employment and ways to foster healthy relationships among neighbors. The Clubs provide a meeting house and a common goal to gather around in the pursuit of raising up a new generation of healthy and engaged citizens. First Horizon Bank has provided continued support to The Salvation Army Boys & Girls Clubs of Greater Charlotte for over two years.

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

Sincerely,



Jill Adams  
Donor Advisor

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



Charlotte Area Command  
4015 Stuart Andrew Blvd. (28217), PO Box 31128, Charlotte, NC 28231 p: 704.334.4731 f: 704.295.4922  
[www.salvationarmycharlotte.org](http://www.salvationarmycharlotte.org)







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

April 21, 2022

Subject: TD Bank, NA to acquire First Horizon Bank

To Whom It May Concern:

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

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

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

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

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





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

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

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

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

Sincerely,

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

Betsy Biemann  
CEO, Coastal Enterprises Inc.



supporting family life, building a stronger community

THE LEADERSHIP CENTER  
AUTISM SUPPORT ALLIANCE  
CHILDREN'S ADVOCACY CENTER  
SHANNON COX COUNSELING CENTER  
HUMAN SERVICES RESPONSE INSTITUTE  
CASA: COURT APPOINTED SPECIAL ADVOCATES  
CFAN: CHILDREN AND FAMILIES ACTION NETWORK  
PERFORMANCE: EMPLOYEE ASSISTANCE AND BUSINESS SERVICES

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 Family & Youth Counseling Agency, Inc., a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon Bank has been a valued partner to Family & Youth and its mission to provide affordable and professional support through programs and services dedicated to advocacy, counseling, and education for the people of Southwest Louisiana and in communities that we are called to serve. The partnership between Family & Youth and First Horizon Bank has allowed for services dedicated to children and families in Southwest Louisiana to be provided to low-income individuals in Calcasieu Parish. With the support of First Horizon's support we are able to impact the community in the following ways...

- Children will receive services through the Children's Advocacy Center
- Individuals, families, or children will receive life change counseling services
- Youth will be provided services through the Leadership Center for 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,

Julio Galan  
President & CEO

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



April 4, 2022

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

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

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

Dear Sirs:

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

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

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

Sincerely,

Jean Toth  
Executive Director, Food Bank of Northeast Louisiana

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

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

P.O. Box 5048, Monroe, LA 71211

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



April 4, 2022

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

And

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

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

To whom it may concern:

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

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

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

TD Bank and First Horizon are no exception.

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



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

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

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

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

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

Sincerely,

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

Ignacio Esteban  
CEO



Because food makes tomorrow possible.

April 4, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Feeding Tampa Bay and mission to change lives one meal at a time by leading our community in the fight against hunger in Tampa, FL. With First Horizon's support, we have been able to ensure over 400,000 meals have been provided for children and families across our 10-county service region who are in need.

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

Sincerely,

A handwritten signature in black ink that reads "Jason" is enclosed in a thin black rectangular border.

**Jason Prado**  
Assistant Director of Development  
Feeding Tampa Bay

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



April 4, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Feeding Tampa Bay and our mission to end hunger in Tampa Bay. With First Horizon's support, we have been able to deploy resources that have enabled our capacity – leading to better community health and household capability. Because of First Horizon we have been able to increase our service to the community – more meals and more connection to benefits, education and training.

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

Sincerely,

*Thomas Mantz*

Thomas Mantz  
President and CEO  
Feeding Tampa Bay

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

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



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



**Food Bank of  
Northwest Louisiana**



2021-2022  
Board of Directors

Trey Smith  
**Chairman**

Lamar Pugh  
**Vice Chairman**

Julie Blewer  
**Treasurer**

Traci Washington  
**Secretary**

Marc Price  
**Past Chairman**

RaShad Bristo  
Andrew Crawford  
Jaf Fielder  
Ken Krueger  
Greg Robinson  
Margaret Shehee

Martha Marak  
**Executive Director**

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

April 1, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

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

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

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

Sincerely,

Martha Marak  
Executive Director



April 5, 2022

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

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

**Re: Purchase of First Horizon Bank by TD Bank**

To Whom It May Concern,

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

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

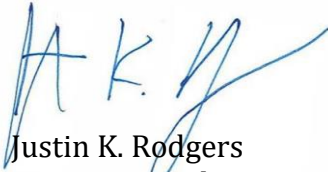
For many years, TD Bank has proven to be a reliable supporter of our community banking initiatives, our CDFI operations, and the delivery of our free technical assistance services. TD Bank is a tireless advocate for programs that enhance financial literacy and bring banking services to a more diverse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

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

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

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

Sincerely,

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

Justin K. Rodgers  
Interim President & CEO



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

March 31, 2022

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

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

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Habitat for Humanity of Hillsborough County (Habitat Hillsborough) has with TD Bank. We have been received support from TD Bank in Hillsborough County, FL for the last few years.

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

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

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

Please let me know if I can answer any question or provide any additional details. You may reach me at [tforcier@habitat-hillsborough.org](mailto:tforcier@habitat-hillsborough.org).

Sincerely,

Tina Forcier  
Chief Executive Officer





*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)

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

Dear Mr. Corkery:

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

First Horizon has been engaged with Habitat Miami for many years now. Not only does the bank sponsor and support many of our builds and events, but have also assisted us in generating operating dollars by purchasing Habitat mortgages through their CRA departments. Additionally, Erbi Blanco-True from said department, has served as Chair of our annual Hard Hats and High Heels event, one of our most important fundraisers. Their commitment extends far beyond and institutional one, they have taken a personal interest in Habitat and the population we serve.

Both First Horizon and TD individually have been great supporters of Habitat Miami's mission of helping low-income families achieve home-ownership. We know firsthand their commitment to the Miami-Dade market. WE are certain that once united, their impact will be even more significant. It is in their DNA.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Mario J Artecona", with a long horizontal flourish extending to the right.

Mario J Artecona  
Chief Executive Officer

cc: [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com) ;

*April 5, 2022*



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

April 1, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Habitat for Humanity of North Louisiana's mission to build safe and affordable homes in Monroe and Ruston, Louisiana. With First Horizon's support, we have been able to provide financial education programs this past year for our homeowners and offer affordable housing to the citizens in need in our area for the last several years.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Kathy Gardner".

Kathy Gardner

Executive Director  
Habitat for Humanity of North Louisiana

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

PO Box 2182, Monroe, LA 71207

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



April 5, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Habitat for Humanity of Gaston County, Inc. and our mission to help low-income (30-60% of AMI) families build and purchase a home. With First Horizon's support, we have been able to provide affordable housing through the development of Dixon Village, an innovative mixed-income neighborhood.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission, as well as for all that they do to make Gaston County a great place to live and work for all residents. Please let me know if I can provide further information.

Sincerely,

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

Kay C. Peninger  
Executive Director

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

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

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



**Holy Family Catholic School**

200 St. John Street  
Lafayette, La. 70501

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

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

March 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Holy Family and mission to serve the less fortunate in Lafayette, LA. With First Horizon's support, we have been able to offer our students financial education and afford a reasonable line of credit with great support of our school when it needed financial consideration to sustain its mission of affording Catholic education to the underserved population in the Lafayette area.

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

Sincerely,

Rogers Griffin  
Principal

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



April 4, 2022

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

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

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

Dear Sirs:

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

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

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

Sincerely,



Don Oglesby  
President/CEO



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



HomeSource  
east tennessee

HOMESOURCETN.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 and support of our programs. On behalf of Knox Housing Partnership, Inc dba HomeSource east 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 Knox Housing Partnership, Inc dba HomeSource east tennessee and its mission to strengthen communities by providing sustainable housing opportunities in Knoxville, TN and the surrounding communities.

With First Horizon's support, we have been able to continue providing financial literacy, homebuyer and financial literacy education for our low to-moderate income customers for over twenty years. In addition, First Horizon team members have supported our work by participating at both the board and board committee level.

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,

President and CEO

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

Home  
Matters



NeighborWorks®  
CHARTERED MEMBER



4.2.22

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

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

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

To Whom It May Concern:

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

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

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

Sincerely,



Leigh Baim Mansberg  
President and CEO

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





Junior Achievement of Tampa Bay  
13707 N. 22<sup>nd</sup> St.  
Tampa FL 33613  
PHONE: (727) 530-0884  
TOLL FREE: (800) 481-7599  
FAX: (727) 538-4858  
Web Site: [www.jatampabay.org](http://www.jatampabay.org)

April 1, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of JA and our mission to inspire and prepare young people to succeed in a global economy. With First Horizon's support since 2017 we have been able to inspire 1000's of students while teaching them work readiness, entrepreneurship and financial literacy.

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 Yours,

A handwritten signature in grey ink, appearing to read "JE", is positioned above the typed name.

Jon Epps, Vice President of Corporate Partnerships

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



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

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*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  
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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

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 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



Empowering Individuals and Strengthening Communities through Healthcare and Employment

April 1, 2022

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

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 and Mr. Almonte,

I am writing today in support of TD Bank (TD), a key partner over the last decade to NADAP. TD has consistently provided banking and financial resources to our agency and community, helping strengthen our mission to transform lives through access to health care and employment.

Founded in 1971, NADAP is a private nonprofit organization that serves residents of the New York City (NYC) metropolitan area. Over the past 50 years, NADAP has significantly expanded its service portfolio to respond to the broader needs of New Yorkers struggling with behavioral and physical health conditions as well as poverty and other social determinants of health. Today, NADAP operates a full range of services and programs that connect more than 35,000 disadvantaged New Yorkers per year with jobs, substance use disorder treatment, medical and mental health care, health insurance, and life-changing social services.

TD Bank has consistently supported NADAP's mission and clients, including over the last few years during the pandemic. We were thrilled to honor TD Bank as an underwriter and sponsor for our 50th anniversary milestone GALA this past year to raise additional funds for New Yorkers in need. Through their efforts, we were also able to access a crucial Payroll Protection Loan in an expedited manner, allowing our operations to survive at a time when many other nonprofits had to close their doors. TD Bank Foundation recently awarded NADAP a program grant as well, which launched our ongoing Helping Hand Training Fund to connect and fund NADAP clients in need of employment to crucial job certifications and training.

Mr. James W. Corkery and Mr. Jason Almonte  
April 1, 2022  
Page Two

For these reasons, NADAP is pleased to fully endorse TD Bank in their application to receive approval to acquire First Horizon. I am confident TD will continue to be a trusted partner to NADAP and continue to make a difference as a pillar in the communities they support. Please let me know if I can answer any questions or provide any additional details. You may reach me at 212.986.1170 or via email at [jdarin@nadap.org](mailto:jdarin@nadap.org).

Sincerely,

A handwritten signature in cursive script that reads "John A. Darin".

John A. Darin  
President & CEO



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

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

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

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

Dear Sirs:

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

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

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

Sincerely,  


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





# THE MINISTRY OF CARING INC.

Serving the homeless & poor since 1977

**Bethany House I & II**  
Housing for women  
with special needs

**Child Care Center**  
Early learning center for  
poor & homeless children

**Distribution Center**  
Supplies, furniture & clothing

**Emmanuel Dining Room**  
Three sites to feed  
the hungry

**Francis X. Norton Center**  
Community center

**Guardian Angel  
Child Care**  
Early learning center for  
children of working parents

**House of Joseph I**  
Emergency shelter for men

**House of Joseph II**  
Housing for men and women  
living with HIV/AIDS

**House of Joseph Residence**  
Housing for men and women

**Il Bambino**  
Care for infants  
of working parents

**Job Placement Center**  
Job training  
for employment

**Maria Lorenza Longo  
Holistic Housing**  
Housing for women

**Mary Mother of Hope House I**  
Emergency shelter  
for women

**Mary Mother of Hope House  
II & III**  
Emergency shelters  
for families

**Mary Mother of Hope  
Permanent Housing**  
Housing for women

**Nazareth House I & II**  
Housing for families

**Padre Pio House**  
Housing for men  
with special needs

**Pierre Toussaint  
Dental Office**  
Dental care for the poor

**Rapid Rehousing**  
Short-term rental assistance

**Sacred Heart Housing**  
Housing for women

**Samaritan Housing**  
Emergency housing for  
women & women with children

**Samaritan Outreach**  
Assistance for the  
unsheltered homeless

**St. Clare Medical Outreach**  
Mobile health service  
for the poor

**St. Francis Holistic Housing**  
Housing for  
women & children

April 1, 2022

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

## 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 Ministry of Caring Inc. has with TD Bank. We have received support from TD Bank in Wilmington, Delaware for over 20 years.

Our Ministry is blessed to be celebrating 45 years of serving the poor and homeless in our community through emergency shelters, permanent housing, dining rooms, childcare, job placement and referral, medical and dental care, counseling services, senior housing, and special-needs housing, including for individuals with HIV/AIDS.

TD Bank has been a strong supporter of the Ministry of Caring. The bank and its Foundation have actively contributed to our programs and our affordable housing initiatives. As an annual supporter of our Emergency Shelter for families with children, TD Bank has helped hundreds of families experiencing homelessness.

On behalf of the Ministry of Caring, we are pleased to support TD Bank in their application to receive approval to acquire First Horizon. We are grateful that 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 [rg@ministryofcaring.org](mailto:rg@ministryofcaring.org).

Sincerely,

Br. Ronald Giannone, OFM Cap.  
Executive Director

cc: Matthew Lantagne, Vice President  
Senior Relationship Manager



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April 5<sup>th</sup>, 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 Neighborhood Housing Services of New York City Inc., a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

Since 2017, First Horizon has been a valued partner of Neighborhood Housing Services of New York City Inc. and its mission to New York City, NY. With the leadership of Michael King as a Chair of our Loan Policy Committee, First Horizon has provided support to our affordable housing, down payment assistance programs, financial education and etc.

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,

Derrick Griggs,  
CEO





April 1, 2022

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

**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 New Orleans Museum of Art (NOMA), 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 NOMA, helping to further the museum's mission of preserving, presenting, and enriching its collections and renowned sculpture garden; offering innovative experiences for learning and interpretation; and uniting, inspiring, and engaging diverse communities and cultures within and beyond our geographic location in New Orleans, Louisiana. Over the last twenty years First Horizon's (and its affiliates') support have enabled us to strengthen the museum's education and outreach programs; fund educator workshops, school tours, internships, and NOMA's docent program; and critically, sustains the important work of our Mini Masters Initiative, an early childhood arts integration program that has provided access and support to hundreds of students, teachers, and families during its tenure.

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 dark ink, appearing to read "Susan M. Taylor", is written over a light-colored background.

Susan M. Taylor  
The Montine McDaniel Freeman Director

cc: Jason Almonte; First Horizon Bank



# northside

development group

Physical: 501 Howard Street, Suite A, Spartanburg, SC 29303  
Mailing: PO Box 3362, Spartanburg, SC 29304  
[www.SpartanburgNDG.com](http://www.SpartanburgNDG.com)  
864.598.0097

4/1/2022

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

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

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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Northside Development Corporation, 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 Northside Development Corporation in our mission to encourage and manage the redevelopment of the City of Spartanburg's Northside community, honoring its past and expanding the opportunities for a mix of affordable and market rate housing, economic, educational, recreational, health, and social opportunities for its residents. With First Horizon's support, we have been able to expand affordable homeownership opportunities in the Northside.

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,

Michael Williamson  
CEO  
Northside Development Corporation

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





April 4, 2022

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

**Re: TD Acquisition of First Horizon Bank**

Dear Mr. Corkery:

As CEO of New Jersey Community Development Corporation (NJCDC), I have had the pleasure of working closely with TD Bank on a number of initiatives designed to improve our community and those we serve. Ours is a multi-service organization serving 4,000 children and families each day in the city of Paterson.

TD is one of our most committed partners, and provides help in a number of ways. We appreciate the dependable financial support that they provide, but also their spirit of willingness to help us meet broad community needs, such as through service on our Board of Trustees to special programming such as financial literacy for those we serve.

TD is a valued stakeholder in our community and throughout the city of Paterson. TD has developed a strong reputation as a key institution and a ready partner to help meet local needs.

I am sure that the proposed acquisition of First Horizon Bank will lead to the same level of commitment and embrace of pressing community needs as we've seen in the city of Paterson. I wholeheartedly support the proposed acquisition.

I would be happy to provide any additional information should you like. I can be reached at [rguarasci@njcdc.org](mailto:rguarasci@njcdc.org) or at 973-413-1632. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Robert Guarasci". The signature is written in a cursive style.

Robert F. Guarasci  
Chief Executive Officer



4/5/2022

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 Pace Center for Girls, 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 Pace Center for Girls and directly supports our mission to provide girls and young women an opportunity for a better future through education, counseling, training, and advocacy. Support from First Horizon impacts seven of twenty-one communities served by Pace in Florida – Jacksonville, Orange, Lee, Hillsborough, Pinellas, Manatee, and Collier. With First Horizon's support, we have been able to provide critical technology helping teachers personalize each girls' learning by providing our girls with the tools they need to be competitive in the next generation of workforce. Another key component to our girls' success is interaction with community leaders. Pace engages with First Horizon bankers in each community to provide financial literacy, mentoring opportunities, and workforce readiness support.

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 "Mary Marx", is written over the typed name and title.

Mary Marx  
President and CEO

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



## Change a child's life as they discover the power of learning through play.

---

April 5, 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 Please Touch Museum (PTM) has with TD Bank. We have been a recipient of grant funding from TD Bank's Charitable Foundation in Philadelphia since 2017.

PTM's mission is to *change a child's life as they discover the power of learning through play*. Founded in 1976 by a Montessori educator, the Museum welcomes approximately 500,000 visitors annually. PTM is located in Memorial Hall in the Parkside neighborhood of Philadelphia and is a beacon of hope for this neighborhood. PTM's leadership is committed to assure that all children, regardless of their financial or physical circumstances, should have the opportunity to experience all that the Museum offers. Our location in a marginalized neighborhood, in city with great diversity, has inspired PTM to commit to provide programs and Museum experiences that reflects the diversity of community and culture of the children and families we welcome every day.

TD has been an unwavering partner in helping PTM realize this commitment. Their ongoing funding through the TD Charitable Foundation, of *First Wednesday*, when admission to the Museum from 4-7PM, is \$2.00 for all visitors, to annual *Pride Programming* and to *Play Without Boundaries*, a monthly program for children on the autism spectrum, with sensory neurological and other physical challenges, has been truly remarkable. TD's funding has allowed PTM to expand its reach and create a safe and welcoming place where children and families with diverse backgrounds can experience the joy of learning through play.

On behalf of Please Touch Museum, 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 [pwellenbach@pleasetouchmuseum.org](mailto:pwellenbach@pleasetouchmuseum.org).

Sincerely,

Patricia D. Wellenbach  
President & CEO





Tampa Bay

March 31, 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 in support of TD Bank (TD) and in recognition of the relationship that Rebuilding Together Tampa Bay has with TD Bank. We have been, both, working with and receiving financial support from TD Bank since 2014 in the Tampa Bay area.

Rebuilding Together Tampa Bay provides residential repairs and rehab services to low-income homeowners in the Tampa Bay Area, including Hillsborough and Pinellas County, as well as Orange County and the City of Orlando in Central Florida. Additionally, RTTB delivers Affordable Housing opportunities within the neighborhoods and communities we are committed to revitalize.

Since 2019 RTTB has been awarded \$2,250,000 in grants from the Federal Home Loan Bank of Pittsburgh. TD Bank is the member bank for this award. From 2020-2021 we were awarded \$750,000 to build ten (10) single family homes to first time homebuyers within the 80% and below of the AMI. In 2021 we received \$750,000 to deliver twenty (20) substantial rehabs to low-income homeowners in Pinellas County and, most recently, TD Bank was the member bank supporting our request of \$750,000 grant to build our first Five (5) Single Family Units for rent targeting families with the 50% of AMI and below. The requested grant was awarded in December of 2021. All this was possible because TD Bank and its commitment to the preservation and creation of affordable housing within the communities they provide business services.

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

Should you have any questions, please do not hesitate to call my cell (813) 389-0952 or my office (813) 878-9000 ext.101. You can always email me at [jose@rttb.org](mailto:jose@rttb.org)

Sincerely,

A handwritten signature in blue ink, appearing to read "Jose Garcia".

Jose Garcia  
Executive Director





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April 4, 2022

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

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

**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 for many years. On behalf of Ronald McDonald House Charities of Arkansas, a 501(c)(3) non-profit organization, please accept this letter of support recognizing the significant partnership we enjoy with the bank.

First Horizon continues to be a valued partner and supporter of families who need the Ronald McDonald House and its mission to provide a home away from home for families when their critically ill child is sent to Little Rock, Arkansas for life saving, specialized care. Thanks to First Horizon's support, we have been able to provide families with a safe, free place to stay near the hospital, meals and snacks, laundry, and many other amenities, so they can focus on their sick child. 83% of the families served are low-income, and First Horizon's support has especially helped these families. Many stay with us for months or more than a year, have lost income and mounting medical bills. Without this critical support, it would not be possible for them to seek the critical healthcare their child needs. Thankfully, our partnership with First Horizon has spanned more than 12 years; during this time they have provided meaningful financial support, volunteers, cooked meals for families in the Ronald McDonald House and actively provide leadership on our board of directors and committees.

We highly value our partnership with First Horizon and know first-hand the bank's commitment to the people, businesses, and communities they serve. With no state, federal or insurance funding, we must raise 100% of our income to support our mission, we are beyond grateful for all the bank has done to support our mission and those we serve. Please let me know if I can provide further information.

Gratefully,

**Janell Mason, CEO**

janell@rmhcarkansas.org

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



April 4, 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 (TD) and in recognition of the relationship that Rowan University has enjoyed over the years with TD Bank. We have received tremendous support from TD Bank in advancing our mission in Glassboro, NJ since 2007.

Rowan strives to create the University of the Future with a focus on our four pillars of access, affordability, quality, and being an economic engine. TD Bank has been a true partner in this endeavor and shares many of the same goals in support of our students and the Southern New Jersey region.

In 2012, Mr. Fred Graziano, former Executive Vice President, TD Bank Group and Head of Regional Commercial Banking, was appointed to the Rowan University Board of Trustees. In addition to serving on our Board, he was also tapped as a founding member of the Rowan University/Rutgers-Camden Board of Governors after the passing of the *New Jersey Medical and Health Sciences Education Restructuring*

*Act.* Upon his retirement from TD, he continued his service until 2021. During this time, our partnership with TD flourished. In 2017, Mr. Michael Carbone, Senior Vice President, TD Bank Group and Regional President, Metro PA/NJ Market and Rowan alumnus, was appointed to the Rowan University Board of Trustees continuing this strong collaboration. Both Fred's and Michael's expertise and guidance have been invaluable in our growth.

We are also grateful for TD's many sponsorships in several areas including the Rowan University Women's Alliance Network, Homecoming, the Office of Career Advancement, the Rohrer College of Business Corporate Innovation Forum, and the Jean & Ric Edelman Fossil Park. Additionally, we have enjoyed hearing from TD's expert speakers in many areas of finance and leadership. Through these generous sponsorships and speaking engagements, TD Bank has enabled the University to provide high level professional development for our faculty, staff, and students on campus and enhanced financial literacy, entrepreneurship, and leadership skills among the entire Rowan community. Their support and dedication has been instrumental in advancing diversity and economic development in the region and beyond.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at 856-256-4100 or [presidenthousmand@rowan.edu](mailto:presidenthousmand@rowan.edu).

Sincerely,

A handwritten signature in black ink, appearing to read 'Ali A. Houshmand', written in a cursive style.

Ali A. Houshmand

*President*



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 Rebuilding Together Houston, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Rebuilding Together Houston and our mission to repair homes, revitalize communities, and rebuild lives in Houston, Texas. With First Horizon's support, we have been able to provide free home repairs and safety modifications to hundreds low-income families through our Community Revitalization Program. First Horizon Bank has been a long-time community partner of Rebuilding Together since 2014, when the bank was still known as First Tennessee Bank.

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 "Lorry Harju".

Lorry Harju  
Development Director  
Rebuilding Together Houston

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





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and Lives

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

April 1, 2022

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

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

Dear Mr. James Corkery:

For over four decades, RUPCO, a 501-c-3 not-for-profit agency, has been a leader in the Hudson Valley region in creating and maintaining quality, sustainable housing, and rental opportunities. Through the years, TD Bank has demonstrated an interest in helping RUPCO create homes, support people, and improve communities. TD Bank has provided generous grants for several of RUPCO's affordable housing projects, including Woodstock Commons (2013), an intergenerational campus with 53 apartments for seniors, artists and families located in Woodstock, NY; The Lace Mill (2015), a formerly-abandoned, century-old factory that was transformed to create 55 apartments, with preference to artists, in Midtown Kingston; East End Apartments (2018), a scattered-site historic restoration development in Newburgh that created 45 affordable apartments in fifteen buildings.

TD Bank also acted as the Low-Income Housing Tax Credit investor for Woodstock Commons and, more recently, for Landmark Place, RUPCO's newest development in Kingston set to open this summer that will create 66 affordable apartments for seniors 55 and older. Furthermore, TD Bank has shown its support for RUPCO's vision for strong, vibrant, and inclusive communities with a home and opportunity for everyone by being a continuous generous sponsor of our events and initiatives.

Please feel free to contact me with any additional comments or questions,

Sincerely,

Kevin O'Connor  
Chief Executive Officer



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GOOD™

William Booth, *Founder*  
Brian Peddle, *General*  
Commissioner Willis Howell, *Territorial Commander*  
Major Art Penhale, *Divisional Commander*  
Captains Mark and Lorie Hunter, *Area Commanders*

April 4, 2022

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\*Emeritus Members

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 Salvation Army of Memphis & the Mid-South, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of The Salvation Army of Memphis & the Mid-South and our mission to meet human needs without discrimination in Memphis, TN. With First Horizon's support, we have been able to provide safe shelter, financial resources, educational assets, job training, housing assistance, food and hope for thousands of Mid-South families for 22 years. Furthermore, the final construction phase of our multi-year Heal Memphis Capital project is about to commence. This will include a reimagined Intensive Outpatient area and playground specifically funded through the generosity of the First Horizon Foundation.

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,

Captain Mark Hunter  
Area Commander  
The Salvation Army of Memphis & the Mid-South  
901-543-8586  
[Salvationarmymemphis.org](http://Salvationarmymemphis.org)

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

**MEMPHIS & THE MID-SOUTH AREA COMMAND**

696 Jackson Avenue, Memphis, TN 38105 | p. 901-543-8586 | f. 901-543-8599 | [www.SalvationArmyMemphis.org](http://www.SalvationArmyMemphis.org)



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KFK Group

**Courtenay LaRoche**  
PACE

**Ann Limberg**

**Zack Rosenberg**  
SBP

April 1, 2022

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

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

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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of SBP, 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 SBP and mission to shrink the time between disaster and recovery for underserved communities in Southeast Louisiana. With First Horizon's support, we have been able to provide resilient home rebuilding and long-term recovery resources to vulnerable disaster survivors, most recently in response to Hurricane Ida. First Horizon's partnership and support has been instrumental in driving immediate and long-term impact for the communities SBP serves.

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,

Elizabeth Eglé  
Chief Development Officer, SBP  
[eegle@sbpusa.org](mailto:eegle@sbpusa.org)

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



*Offering Hope, Changing Lives*

April 6, 2022

Mr. James W. Corkery  
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 Sirs:

On behalf of the George West Mental Health Foundation d/b/a Skyland Trail, a 501(c)3 non-profit organization located in Atlanta, Georgia, please accept this letter of support in recognizing First Horizon Bank for its committed partnership and generous support of our programs and the community at large.

First Horizon has been a valued partner of Skyland Trail and our mission to inspire people with mental illness to thrive through a holistic program of evidence-based psychiatric treatment, integrated medical care, research, and education. As society emerges from the COVID-19 pandemic, mental illnesses have become more prevalent and more evident. With First Horizon's support, we were able to continue to provide uninterrupted service to those in need during the pandemic. Support from First Horizon has also allowed us to provide need-based financial aid, augment our treatment model to ensure quality at all levels, support adjunctive therapies and family programming, and extend our reach in the community through education and outreach. Since 1999, we have provided more than \$20 million in assistance for clients who need mental health care but can otherwise not afford it. In the last five years, the Mark C. West Financial Aid Program has provided critical access to care for more than a quarter of all clients served each year, allowing these clients enough time in treatment to learn the skills needed for success.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We remain 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 'Beth Finnerty'.

Beth Finnerty  
*President*





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)

Re: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

Saint Joseph's Carpenter Society (SJCS) offers its support of TD Bank (TD) in their acquisition of First Horizon Bank. SJCS has partnered with TD for more than ten years. TD has supported our community in Camden, New Jersey through banking services with a branch located in the City as well as in the communities surrounding Camden. In addition, TD has invested in our community through volunteer hours, community events, neighborhood and affordable housing investments, and grants to our organization to support our counseling program, operating needs, and community programming.

Saint Joseph's Carpenter Society is a community-based non-profit organization dedicated to neighborhood revitalization, affordable housing development, and family wealth creation. SJCS is located in Camden, NJ, a marginalized municipality that is struggling to support the lives of its Black and Latino community members. We have created over 1,000 homes, both homeownership and rental, for our low-income families and are dedicated to creating a neighborhood of opportunity. SJCS is a HUD certified counseling agency and works hard to assist our families to invest in themselves while also investing in Camden through homeownership.

TD has played a substantial role in this mission offering technical assistance and financial support. TD has invested in Camden's revitalization through the NJ Neighborhood Revitalization Tax Credit program, offering capital for neighborhood improvements including housing, infrastructure, park beautification, commercial façade improvements, and a small repair program. TD has also supported our work through the TD Charitable Foundation offering assistance for both affordable housing preservation and construction, as well as neighborhood building efforts such as commercial corridor initiatives and resident services coordination. In addition, TD employees have planted countless trees in East Camden to rebuild our tree canopy.

On behalf of Saint Joseph's Carpenter Society, 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 [phogan@sjcscamden.org](mailto:phogan@sjcscamden.org) or 856-966-8117.

Sincerely,



Pilar Hogan Closkey, PE, PP, AICP  
Executive Director

cc: Robert Curley, TD Bank, [Robert.Curley@td.com](mailto:Robert.Curley@td.com)

April 1, 2022

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

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

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

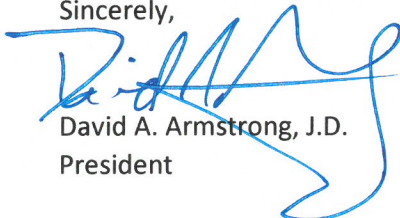
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our educational institution. On behalf of St. Thomas University, 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 St. Thomas University. Through their investments in our programs and our students, the bank has helped advance our mission to graduate ethical leaders for our global community. With First Horizon's support, we have created a state-of-the-art trading classroom in our Gus Machado College of Business; and we have been able to provide vital scholarship dollars to our students, 70% of whom are Pell Grant eligible.

Through our collaboration with First Horizon, we have experienced first-hand the bank's commitment to the people, businesses, and communities 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,



David A. Armstrong, J.D.  
President

*Thank you Mr. Corkery Almonte  
& Truete for supporting  
our students! Dave*

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

**LIMITLESS**  
DEVOTION | OPPORTUNITY | RESULTS



March 31, 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 Chamber Southwest Louisiana and the SWLA Economic Development Alliance Foundation, a 501(c3) 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 SWLA Alliance and mission to improve the quality of life and financial stability for the residents in the Lake Charles, Louisiana region. With First Horizon's support, we have been able to operate a business incubator for start-ups, provide training programs for disadvantaged businesses and recruit industrial projects which have created thousands of jobs.

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 "George Swift".

George Swift  
President/CEO

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





April 5, 2022

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

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

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

Dear Sirs:

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


First Horizon has been a valued partner of The Knothole Foundation and its mission to create life opportunities for underserved youth in West Charlotte, NC by providing access to facilities, education, mentoring, life-skill services, health and wellness protocols, scholarships, skills instruction and collegiate visibility. Within 4 miles of the project, there are 15 Title I schools and over 12,000 children, many of whom reside in households below the poverty line. No meaningful youth organization serves the area and lack thereof has led to predictable results. Recognizing this situation, Knothole has assembled community pillars of all types and sizes to create a "dream team" of project participants to effect this community outreach initiative.

With First Horizon's support, we have been able to transform a dilapidated former Optimist Club site in the heart of West Charlotte along the Tuckaseegee corridor, into a state-of-the-art academic and athletic centerpiece, a safe place to socialize, connect and inspire. The project and its planned programming will not only benefit the underserved West Charlotte youth, but will facilitate the revitalization of the Tuckaseegee corridor and ultimately effect upward mobility to change the community narrative. To that end, Knothole has worked closely with and relied upon First Horizon and other like-minded community partners to obtain the desired level of social and financial capital, support services, and impact. Without First Horizon's involvement, this project does not happen.

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,  
The Knothole Foundation

By:   
Al Daspin  
Its: Duly Authorized Agent

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



44 Coconut Row, M201  
Palm Beach, FL 33480  
561-655-1919

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TRIP MOORE  
Vice Chairmen

MISSY AGNELLO  
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JORGE CABRERA  
Deputy Treasurer

DEBRA VASILOPOULOS  
Secretary

JAY BOODHESHWAR  
GAIL CONIGLIO  
CARA CONIGLIO MCCLURE  
JOYCE REINGOLD  
Executive Committee

BETH WALTON  
Chief Executive Officer

April 1, 2022

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

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

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

Dear Sirs:

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

First Horizon has been a valued partner of Town of Palm Beach United Way and our mission to create long-lasting and measurable changes that improve lives and build strong communities throughout Palm Beach County by ensuring everyone has access to the building blocks for a good quality of life: education, health and financial stability. With First Horizon's support, we have been able to prepare children to succeed in school, increase graduation rates and provide students with essential job skills, improve access to medical care and mental health services, help older adults and individuals with disabilities live vibrant and independent lives, increase employment rates for job seekers, assist families with food, housing and other basic needs, and so much more.

First Horizon has also graciously sponsored our annual dinner for leadership donors for 9 years. The dinner is an important recognition event and crucial fundraising tool for our organization. Additionally, First Horizon staff members have been generous contributors to our yearly school supply, holiday gift and food drives.

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

Sincerely,

Beth Walton  
CEO, Town of Palm Beach United Way

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

**ONE COMMUNITY. ONE GOAL.**

## CLASS OF 2022

Missy Agnello  
Ann-Britt Angle  
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Bill Meyer  
Sydell Miller  
Trip Moore  
Hess Musallet  
Rita Nowak  
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Juliana Gendelman  
J. Ira Harris  
Darlene Jordan  
Beth Lang  
Matthew Lorentzen  
Danielle Moore  
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Dom Telesco  
Simone Vickar  
Rebecca Williams  
Bob Wright

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Cynthia Friedman  
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Stephen Hall, Jr.  
Vicky Hunt  
Ellen Jaffe  
Jason Kalisman  
Josephine Kalisman  
Roberta Kozloff  
Jeff Marcus  
Heidi Niblack  
Daniel Ponton  
Richard Rothschild  
John Scarpa  
Laurie Silvers  
Felicia Taylor  
Robbi Toll  
Susan Wright  
Mark Zeidman

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Gail Coniglio  
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Michele Kessler  
Sidney Kohl  
Paul Leone  
Margaret Luntz  
Sydelle Meyer  
Anita Michaels  
Lesly Smith

 561 655 1919

 561 655 1740

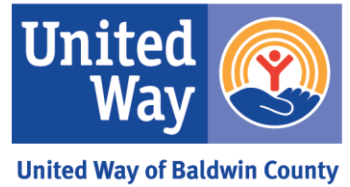
 [info@palmbeachunitedway.org](mailto:info@palmbeachunitedway.org)

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

 [Townofpbunitedway](https://www.facebook.com/Townofpbunitedway)

 [@PBUnitedWay](https://twitter.com/PBUnitedWay)

 [pbunitedway](https://www.instagram.com/pbunitedway)



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 cursive script that reads "Marina M. Simpson".

Marina M. Simpson  
Executive Director  
251.943.2110

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







April 1, 2022

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

**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 United Way of Broward County has with TD Bank. We have been working with and have received support from TD Bank in Fort Lauderdale (Broward County), FL since 2018.

For over 80 years, United Way of Broward County has united the community to tackle the most complex, critical challenges and create long-lasting positive change. United, we stand up for those who can't stand up for themselves, united we confront those who are working hard and falling short and united we fight for the Health, Education and Financial Prosperity of EVERY person in our community.

For the past five years, TD Bank has been exceptional partners of United Way of Broward County, led by Jennifer Starkey, SVP – Regional Vice President, Broward Regional, TD Bank. Since 2018, TD Bank has actively participated in an annual Corporate Campaign with hundreds of employees donating personal dollars ranging from \$2 to \$10,000 annually. In the past two years, TD Bank has stepped up and into our Mission United program, which supports veterans in Broward County acclimating to civilian life after serving our country. Jennifer Starkey serves on our Sustainability Committee, which ensures that we have the support needed to continue these critical services. This includes \$125,000 grant from the TD Charitable Foundation. TD Bank has also been a substantial supporter of our women's philanthropic initiative, Women United. In alignment with our Financial Prosperity pillar, TD Bank recently sponsored our EAT.LIVE.SAVE. event with over 200 attendees. TD Bank continues to be critical partners with United Way of Broward County supporting our efforts to solve major social issues in Broward County. This is only a brief summary of the role that TD Bank plays in supporting the needs of our community!

On behalf of United Way 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 question or provide any additional details. You may reach me at [KCannon@UnitedWayBroward.org](mailto:KCannon@UnitedWayBroward.org) or 954.453.3724.

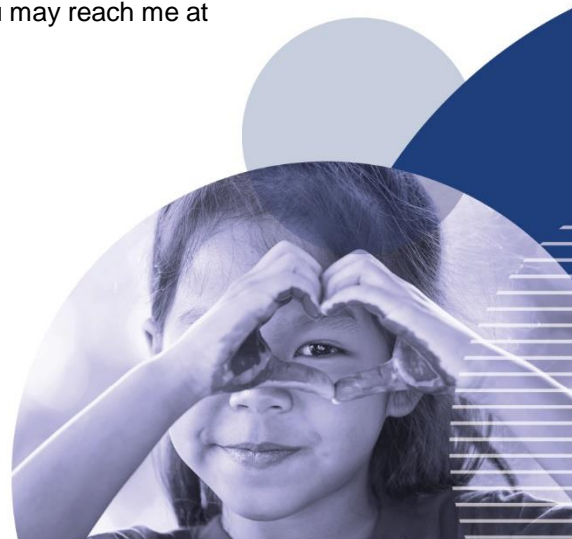
Sincerely,

*Kathleen Cannon*

Kathleen Cannon  
President/CEO  
United Way of Broward County

**Ansin Building | 1300 South Andrews Avenue | Fort Lauderdale, Florida 33316**  
**[UnitedWayBroward.org](http://UnitedWayBroward.org) | 954.462.4850**

A copy of the official registration and financial information may be obtained from the division of consumer services by calling 1-800-435-7532 within the state. Our registration number is CH536. Registration does not imply endorsement, approval or recommendation by the state. UWBC does not use paid solicitations and 100% of each contribution is received by UWBC.



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Carlos A. Migoya  
Darrell W. Payne  
Carmen Sabater  
Gene Matthew Schaefer  
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Calixto J. Garcia-Velez  
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Amanda "Mindy" Marquez Gonzalez  
Francisco "Paco" Gonzalez  
Frank Gonzalez  
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Jerry Reed  
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Ana Vega-Milton  
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Merrett R. Stierheim  
Oscar Suarez  
Arthur J. Torno  
Trae Williamson  
**PRESIDENT EMERITUS**  
Harve A. Mogul



April 4, 2022

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

**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 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,

A handwritten signature in blue ink that reads "Joe Zubizarreta".

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)



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

United Way of Acadiana

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". The signature is fluid and cursive, written over a light blue circular stamp.

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 | ENTERGY | FIRST HORIZON | KATCTV3 | SCP HEALTH | SUPER 1 FOODS



**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





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)

York County  
**COMMUNITY  
ACTION**  
Corporation

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.

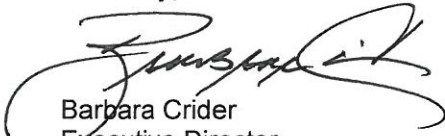
Since then, our organization has been entrusted with funds that are more than double our typical annual budget. In 2019, our organization's annual budget was approximately \$20 million; in 2021, we will have managed more than \$45 million, with thousands of transactions handled skillfully by our banking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





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.