



*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

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.

Sincerely,

Tina Forcier
Chief Executive Officer



9730 E. Hibiscus Street, Suite B,
Palmetto Bay, FL 33157
P 305.969.7829 F 786.242.1981
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

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.

Stronger Together,

Michelle Shirley

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April 1, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery,

I am writing 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



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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

PO Box 2182, Monroe, LA 71207

Phone: (318) 323-8003 Fax: (318) 323-6146 www.hfho.org



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April 1, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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

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



THE MINISTRY OF CARING INC.

Serving the homeless & poor since 1977

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II & III**
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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

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.

Sincerely,

Br. Ronald Giannone, OFM Cap.
Executive Director

cc: Matthew Lantagne, Vice President
Senior Relationship Manager

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



**Food Bank of
Northwest Louisiana**



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318.675.2400
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



Town of Palm Beach United Way

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

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April 1, 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

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

ONE COMMUNITY. ONE GOAL.

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 info@palmbeachunitedway.org

 www.palmbeachunitedway.org

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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

AND

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

I am writing today in support of TD Bank (TD), 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.

Sincerely,

John A. Darin

John A. Darin
President & 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".

Susan M. Taylor
The Montine McDaniel Freeman Director

cc: Jason Almonte; First Horizon Bank



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

Sincerely,

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

Jose Garcia
Executive Director



Strengthening Homes,
Communities
and Lives

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

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

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

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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

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. Thank you in advance for your consideration.

Sincerely,

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



March 31, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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*





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

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

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

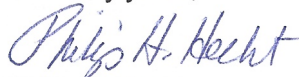
Since 1990, Housing Up has provided comprehensive case management services to families, seniors and veterans who have experienced homelessness and has developed affordable housing in the District of Columbia. We currently serve almost 900 households and have more than 1500 units of affordable rental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

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

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

Please let me know if I can answer any question or provide any additional details. My email address is phecht@housingup.org.

Sincerely yours,


Philip H. Hecht
President & CEO





**Big Brothers
Big Sisters.**
OF SOUTHWEST
LOUISIANA

April 1, 2022

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

**2022
Board of
Directors:**

**Melissa Padgett
President**

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

**Velika Hurst
Vice President**

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.

**Erika Carlisle
Treasurer**

**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

Sincerely,

Kelly Miseles

Anthony Celestine

Erin Davison, MBA
Executive Director
Phone: 337-478-5437 x111
Email: edavison@bbbsswla.org

Dan Losey

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

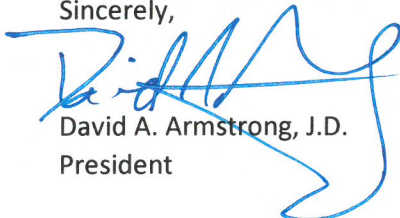
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our 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

LIMITLESS
DEVOTION | OPPORTUNITY | RESULTS

4.2.22

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

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*



northside

development group

Physical: 501 Howard Street, Suite A, Spartanburg, SC 29303
Mailing: PO Box 3362, Spartanburg, SC 29304
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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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



**THANK YOU FOR
DEFENDING POTENTIAL!**

Local Match Al with his Little.

Board of Directors

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Teresa Atkins

Ken Brown

Carl Cunningham

Cecily Harper

John McClelland

Brandi Morgan

Caine O'Rear

Leigh Parks

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

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



Local Match Al with his Little.

**THANK YOU FOR
DEFENDING POTENTIAL!**

Board of Directors

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Vice Chair

Members

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Ken Brown

Carl Cunningham

Cecily Harper

John McClelland

Brandi Morgan

Caine O'Rear

Leigh Parks

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

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



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

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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*



**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.bgcmt.org

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President/CEO

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*Past Chairperson

April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Boys & Girls Clubs of 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



**Ronald McDonald
House Charities®**
Arkansas

1501 W. 10th Street, Little Rock, AR 72202
Celebrating **40 Years** of Serving Families
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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

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



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity, 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

CORPORATE CORNERSTONE PARTNERS

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



April 4, 2022

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

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



A Place at the Table
300 W Hargett St #50
Raleigh, NC 27601
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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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, Executive Director



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



Junior Achievement of Tampa Bay
13707 N. 22nd St.
Tampa FL 33613
PHONE: (727) 530-0884
TOLL FREE: (800) 481-7599
FAX: (727) 538-4858
Web Site: 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

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 of the sender.

Jon Epps, Vice President of Corporate Partnerships

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

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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 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



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

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
828-962-8196



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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

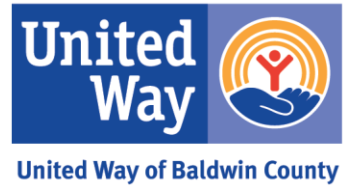
cc: First Horizon Bank via email at CRA@firsthorizon.com

Home
Matters



NeighborWorks®
CHARTERED MEMBER





April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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





April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,

Jennifer McFarland
Development Officer
Durham Habitat of Humanity

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



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.

Sincerely,

A handwritten signature in black ink, appearing to read "Ali A. Houshmand", with a stylized flourish at the end.

Ali A. Houshmand

President



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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



BOYS & GIRLS CLUBS
OF THE TENNESSEE VALLEY

967 Irwin Street
Knoxville, TN 37917

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

www.bgctnv.org

April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,

Bart McFadden
President and CEO

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



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



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Aaron Shapiro
Retired Community Development
Director
Cumberland County
Board President

Chip Newell
Principal
The NewHeight Group
Board Treasurer

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Principal
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TD Bank

Elizabeth Boepple
Partner
Murray, Plumb, & Murray

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

Jan McCormick
Retired Affordable Housing
Investment Executive

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

Thomas Ptacek
Veteran's Healthcare Outreach
Community Organizer
Preble Street

Jennifer Putnam
Executive Director
Waban

Jennifer Rottmann
Deputy Director/CFO
The Genesis Fund

John Ryan
President
Wright-Ryan Construction

Bill Shanahan
Co-President
Evermorth

Kimberly Twitchell
Maine Regional President
NBT Bank

Staff Contacts

Cullen Ryan
Executive Director

Kyra Walker
Chief Operating Officer

Elizabeth Baranick
Asset Manager

Sarah Gaba
Occupancy Manager

Mara O'Shea
Compliance Manager

Jim Gwilym
Chief Financial Officer

Chris Harmon
Controller

Vickey Rand
Advocacy & Communications Manager

Brenda Sylvester
Development Officer

Bree LaCasse
Development Officer

Brian Kilgallen
Development Officer

Robyn Wardell
Development Associate

April 4, 2022

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

and

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

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

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

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

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



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

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

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

Sincerely,

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

Cullen Ryan, Executive Director



April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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*

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

P.O. Box 5048, Monroe, LA 71211

www.foodbanknela.org
Tax ID 72-1333809



From: [John Fitzsimmons](#)
To: [PHIL Comments Applications](#)
Cc: [Wold, Larry](#)
Subject: [External] Letter of Support
Date: Monday, April 04, 2022 5:24:00 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)

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April 4, 2022

Mr. James W. Corkery

Assistant VP – Supervision, Regulation & Credit

Federal Reserve Bank of Philadelphia

10 Independence Mall

Philadelphia, PA 19106

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that The Foundation for Maine's Community Colleges has with TD Bank. We have received support from TD Bank in Portland, Maine since 2010.

The Foundation for Maine's Community Colleges is dedicated to ensuring that the state's seven community colleges have the resources they need to provide a high quality and affordable college education for Maine people. Since its founding in 2009, the Foundation has raised over \$62 million in support of student success, scholarships, instructional facilities, updated technologies, and workforce training.

The Foundation has received generous support of \$400,000 from TD Bank since 2010 for

innovative programs across the state, including a Health Sciences Simulation Lab at Kennebec Valley Community College, student success initiatives at Central Maine Community College and a new statewide, remote work training program. The Foundation also greatly appreciates the leadership of Larry Wold, Maine Market President, as a dedicated member of our Board of Directors.

On behalf of The Foundation for Maine's Community Colleges, 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 207-321-6153 or jfitzsimmons@maineccfoundation.org.

Sincerely,

John Fitzsimmons

President

cc: Larry Wold, TD Maine Market President

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

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

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, consisting of a series of overlapping, fluid strokes that form a stylized name.

Ignacio Esteban
CEO



April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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.

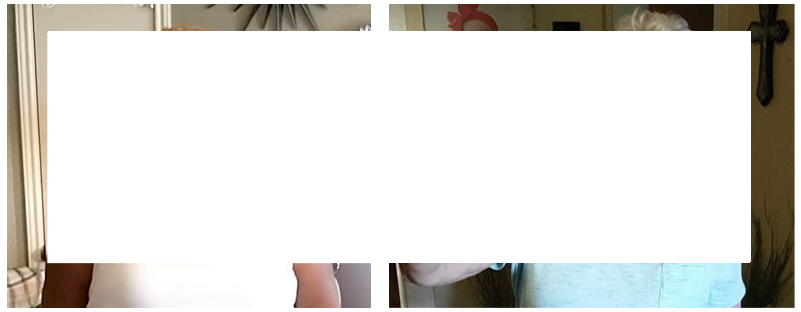
Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

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



Overview & Impact

What We Do: Rebuilding Together Houston (RTH) is an affordable housing organization and the only one in our region whose primary focus is non-disaster home repairs. With the support of our community partners, our work improves the safety and structural integrity of homes in low-income neighborhoods throughout Harris County, TX. Our contractors restore or replace the roof and stabilize the structure, while volunteers and staff “seal the envelope” by repairing siding and fascia, painting the exterior, and securing doors and windows. These targeted home improvements help our neighbors better withstand future disasters and the increasing impact of extreme temperatures in the Greater Houston area.

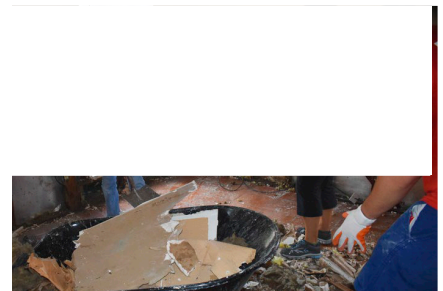
Who We Help: RTH provides no-cost home repairs and modifications to low-income elderly, U.S. Military Veterans, homeowners with disabilities, and working families throughout Houston / Harris County.

- Seniors represent 13.2% of the Greater Houston population; this is predicted to double by 2025. ¹
- The Veteran population in Harris County is the second largest in the U.S.
- All low-income homeowners are especially vulnerable to disasters and the hardest hit because of fragile health, lack of resources for emergency repairs, and no insurance.

The Need: Access to safe, quality, affordable housing and the support necessary to maintain that housing, constitute one of the most basic and powerful determinants of health. Affordable housing, with comprehensive and flexible support services, is increasingly recognized as a cost-effective health intervention for homeless and other extremely vulnerable populations. In Houston, maintaining the existing affordable housing stock and revitalizing historically underserved neighborhoods is an important piece in keeping housing affordable for residents. Without proper maintenance, homes quickly deteriorate to the point of being hazardous—especially after a disaster. Most seniors want to age in place, that is, to remain in their own homes for as long as possible.² However, for many individuals, successful aging in place is impossible when deteriorating housing conditions or the need for improved accessibility requires costly repairs or maintenance and/or modifications that they cannot afford. These risks cause many to leave their homes prematurely, giving up their independent lifestyle and forfeiting the equity they have built up over their lifetime. RTH addresses the need for affordable housing by providing repairs that enable our most vulnerable neighbors to continue to live safely in their homes and neighborhoods for years to come.

Our Impact: For 40 years, RTH has been the only organization in our region to provide hundreds of families annually with non-disaster home repairs. RTH is also a leader in recovery after a disaster, using our deep connection to communities and construction expertise to restore homes throughout Harris County. RTH has channeled over \$120 million into Houston’s oldest neighborhoods, repairing over 14,500 homes with the help of over 100,000 caring adult and youth volunteers, extending the functional lives of homes and enabling their homeowners to age in place making the home safe, livable, and more resilient against disaster.

Measuring Performance: Rebuilding Together National embarked on a multi-year, multi-phase outcome evaluation plan to measure the impact of our work on the health, safety, well-being and financial status of the residents and communities we serve. Through the network of affiliates, Rebuilding Together surveyed clients to collect before and after repair information. An external evaluator analyzed the results, and a summary of their findings is available upon request. Results are verified with documented inspections. Homeowners are asked to complete a satisfaction survey following repairs.



¹ A Spotlight on Aging Houston, Harris County and Beyond, March 2016

² Keenan, Teresa A. 2010. Home and Community: Preferences of the 45+ Population. AARP Research & Strategic Analysis. <https://assets.aarp.org/rgcenter/general/home-community-services-10.pdf>



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

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 or 856-966-8117.

Sincerely,



Pilar Hogan Closkey, PE, PP, AICP
Executive Director

cc: Robert Curley, TD Bank, Robert.Curley@td.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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize 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.

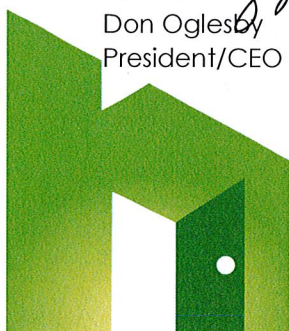
First Horizon and TD Bank have both been valued partners of Homes of Hope, and our mission to open doors to economic mobility through housing, economic and workforce development in South Carolina. With First Horizon's and TD Bank's support, we have been able to develop 675 affordable homes, offer connections 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 3rd 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*



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

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 or skratz@thearcdc.org.

Sincerely,

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

Rahsaan Bernard
President
Building Bridges Across the River

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

Scott Kratz
Senior Vice President
Building Bridges Across the River



Apr 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear 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



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 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, flowing style.

Robert F. Guarasci
Chief Executive Officer



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

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.



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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*



March 31, 2022

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

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

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

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

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

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

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

To Whom It May Concern:

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

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

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

Warmly,

Lisa Vecchi, MBA
President and CEO

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



April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,

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

Randy Hensley
Executive Director
Email: rhensley@coalitionforkids.org



**NEIGHBORHOOD HOUSING SERVICES
OF NEW YORK CITY, INC.**

306 West 37th Street • Suite 1101 • New York, NY 10018

Tel: 212-519-2500

Fax: 212-727-8171

www.nhsnyc.org

April 5th, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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





DOING THE MOST 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

ADVISORY BOARD

Rob Rhea
CHAIR

John Elkington
VICE-CHAIR

Gary Douglas
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Kate Oliver
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Barbara Prescott
Christina Roberts
Misty Rosser-White
Katherine Russell
Bridgette Speake
Steve Tower
Sandy Webb
Russell Williamson

*Emeritus Members

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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

cc: *First Horizon Bank via email at 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



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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.



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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs 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



April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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



**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' 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.

Sincerely,

Patricia D. Wellenbach
President & CEO



2800 S.E. Maricamp Road
Ocala, Florida 34471
Phone 352-387-2210
Fax 352-387-2216
Website 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

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 or 352-387-2210 ext. 258.

Sincerely,

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

Frank Sofia
CFO
ARC Marion, Inc.





BOYS & GIRLS CLUBS
OF SOUTH ALABAMA

BOARD OF DIRECTORS

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ADMINISTRATIVE OFFICE
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Phone 251.432.1235
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boy.girl@bgcsouthal.org

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
Email: comments.applications@phil.frb.org

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Boys & Girls Clubs of 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

GREAT FUTURES START HERE.



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.

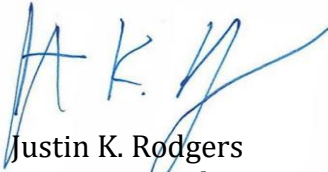
For many years, TD Bank has proven to be a reliable supporter of our community banking initiatives, our CDFI operations, and the delivery of our free technical assistance services. TD Bank is a tireless advocate for programs that enhance financial literacy and bring banking services to a more diverse 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

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

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

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear 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



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



April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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

1840 E Franklin Blvd Gastonia, NC 28054 ▪ Phone: 704-864-6536 ▪ info@habitatgaston.org ▪ habitatgaston.org

Building homes, building community, and building hope.

From: [Terri Murray](#)
To: [PHIL Comments Applications](#)
Cc: [Ana Castilla \(Ana.Castilla@td.com\)](mailto:Ana.Castilla@td.com)
Subject: [External] TD Bank, NA to acquire First Horizon Bank
Date: Tuesday, April 05, 2022 4:02:24 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Neighborhood Renaissance, Inc. (NRI) has with TD Bank.

Founded in 1992, NRI is dedicated to building and supporting diverse communities and strong economies in South Florida primarily by providing homes within the financial reach of low and moderate-income families and individuals. As a community based nonprofit, we work in partnership with local government, the business community and residents to improve lives through a comprehensive approach that includes quality affordable homes, financial literacy and neighborhood improvements.

NRI received two funding awards from the TD Charitable Foundation through the Housing for Everyone grant competition. In 2016 we received a \$100,000 affordable housing grant for Mango Cove, a newly built 36 affordable apartment community located in West Palm Beach, FL. In 2021, NRI was awarded \$250,000 for rental assistance for low-income residents who lost income due to the COVID pandemic.

On behalf of NRI, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon and look forward to working with them to help stem the tide of resident displacement and homelessness due to South Florida's affordable housing emergency.

Please let me know if I can answer any question or provide any additional details. You may reach me at tmurray@neighborhoodrenaissane.org or (561) 832-6776 ext. 102.

Sincerely,

Terri Murray
Executive Director
Neighborhood Renaissance, Inc.
561.832.6776 ext. 102
Fax: 561.832.0483



4/5/2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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 a printed name and title.

Mary Marx
President and CEO

cc: *First Horizon Bank via email at 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

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 or 954.453.3724.

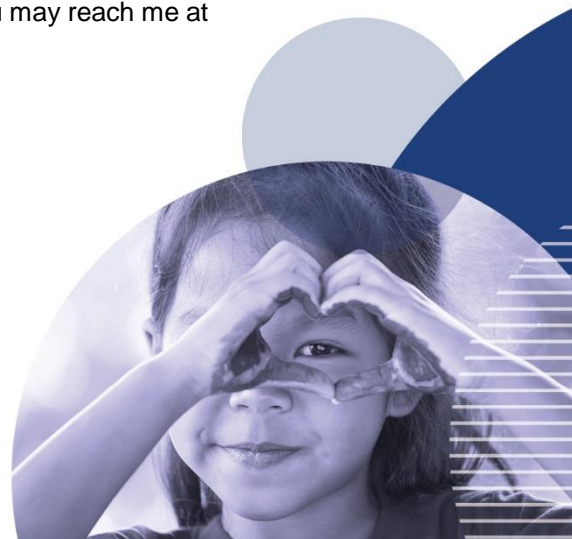
Sincerely,

Kathleen Cannon

Kathleen Cannon
President/CEO
United Way of Broward County

Ansin Building | 1300 South Andrews Avenue | Fort Lauderdale, Florida 33316
UnitedWayBroward.org | 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.





April 5, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery:

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". The signature is fluid and extends to the right with a long horizontal stroke.

Mario J Artecona
Chief Executive Officer

cc: CRA@firsthorizon.com ;

April 5, 2022

April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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