

24-001

---

**From:** [REDACTED]  
**Sent:** Tuesday, January 2, 2024 12:49 PM  
**To:** [REDACTED]  
**Subject:** Fw: TD Bank [REDACTED] - Unfair Equity Loan practices involving FHA Standing Partial Claims

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST  
ATTENTION : COURRIEL EXTERNE. NE CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PIÈCES JOINTES AUXQUELS VOUS NE FAITES PAS CONFIANCE

[REDACTED]  
I received this unsolicited email communication from a TD Bank loan applicant yesterday . Please pass along to the appropriate person at the Bank for their review. Also please advise as the most appropriate response by me to this email , if any.  
Many thanks and Happy New Year. [REDACTED]

----- Forwarded message -----

**From:** [REDACTED]  
**Date:** Mon, Jan 1, 2024 at 4:53 PM  
**Subject:** Fw: TD Bank [REDACTED] - Unfair Equity Loan practices involving FHA Standing Partial Claims

Good afternoon and Happy New Year [REDACTED]

First, I would like to apologize for contacting you at this email address.

I am a Washington, DC resident and applied for an [REDACTED] and I do not believe by loan application is being looked at objectively. After responding to the Conditional Approval questions / statements, I was told that the approval of the equity loan would put TD Bank in a third position because the first mortgage has a Partial Claim representing covid related missed payments moved to the rear of the mortgage. In the previous email, I inserted a page from the mortgage documents showing this is a single mortgage with two parts. The mortgage service [REDACTED] collects the entire loan amount at maturity, refinance, or sale and returns the missed payment amount which has already been paid to [REDACTED] by Hud/FHA. This is an FHA mortgage. It's guaranteed by HUD/FHA. Shouldn't a bank that offers FHA mortgages be willing to stand behind an FHA mortgage? There is no second mortgage or second position.

Board Member [REDACTED] It took my Wife and I two years to prepare to apply for this loan after covid. We have qualified on our merits. I will honestly tell YOU that We have come full circle with our home. It was 30 years ago when my Wife and I suffered at the hands of [REDACTED] stepped in, we were able to purchase this home. B.F. Saul and Chevy Chase Bank were redlining in this upper northwest community. In the past 30 years since buying the house we have not received a single fair mortgage or refinance transaction. Not a single break. Always paying additional points and fees unnecessarily, despite having decent credit, good jobs, and great salaries. Luckily the value is about one million dollars with the upgrades. I really don't think the banks realize that the upper northwest area of Washington [REDACTED] Md are where many of the Supervisors and Managers for the DC Government and Federal Government live. [REDACTED] grew up six blocks from me and a retired DC Police Chief lives three blocks from us and lives next door to my Wife's Father at the Riggs Rd address in one of the Approval Conditions. It's a mystery to me why there is no branch of TD Bank in my community.

Please have someone take an objective look at our HELOC application. I look forward to more branches of TD Bank in our neighborhood.

I have not copied anyone on this email.

Thank you for your time, Board Member [REDACTED] and Happy New Year.

Respectfully,

[REDACTED]  
[REDACTED]  
[REDACTED]

---

24-001

Response Type: Verbal

Response Type Detail: Phone Conversation

Resolution Date/Time: 1/3/2024

Resolution Entered By: [REDACTED]

Resolution Details: GM [REDACTED] spoke with the Customer on 1/3/24. Details below.

I spoke to the customer regarding our inability to provide them a loan due to the existing liens on the collateral property which they did not want to payoff. The customer understood our position but did not agree with it. They stated that they did not believe that it was the intent of the CARES ACT to prevent people from accessing the equity in their homes. The customer thanked me for contacting them and said that in all likelihood they were going to pursue this with HUD (they hold the 2nd lien) and possibly with other regulatory bodies.

24-002

Report Title: Case Details  
Run Date and Time: 2024-01-11 14:42:43 Eastern Standard Time  
Run by: [REDACTED]  
Table name: sn\_customerservice\_case

OCC Recontact Note - Thank you for your response. Please provide a copy of the hold notice as well as the copy of the deposited item.

Case

Number: [REDACTED] Bank Case Status: Active  
Bank/Institution: TD Bank, National Association Bank Case Type: Complaint  
Bank Assignee:  
US Fraud Ops  
Bank Note:

Date Information

Origination Date: 2023-08-28 11:01:11 Extension Request Date:  
Sent to Bank: 2023-08-29 11:22:49 Recontact Date: 2024-01-11 11:58:47  
Due date: 2024-01-26 23:59:59 Recontact Counter: 1  
Days in Bank Inbox: 9 Days 5 Hours 35 Minutes

Consumer Information

Consumer First name: [REDACTED] Consumer Street: [REDACTED]  
Consumer Middle name: [REDACTED] Consumer City: [REDACTED]  
Consumer Last name: [REDACTED] Consumer Zip / Postal code: [REDACTED]  
Consumer Mobile phone: [REDACTED] Consumer State / Province: [REDACTED]  
Consumer Email: [REDACTED] Consumer Country: United States of America  
Consumer International Address:

Representative Information

Source Interaction Representative First Name: [REDACTED] Source Interaction Type of Relationship: Not Applicable (Skip this section)  
Source Interaction Representative Middle Name: [REDACTED] Source Interaction Authorization:  
Source Interaction Representative Last Name: [REDACTED] Source Interaction Representative Street:  
Source Interaction Representative Email: [REDACTED] Source Interaction Representative City:  
Source Interaction Representative Phone: [REDACTED] Source Interaction Representative Zip / Postal code:  
Source Interaction Representative State or Territory: [REDACTED] Source Interaction Representative Country: United States of America

Source Interaction Representative International Address:

Additional Information

Source Interaction Type of Account:  
 Source Interaction Attempted Resolution:  
 Source Interaction Date Resolution Attempted:  
 Source Interaction Attempted Resolution Method:

Source Interaction Institution Response:  
 Source Interaction Institution Response Date:  
 Source Interaction Institution Response Method:

Appraisal Complaint

Source Interaction Business Name (if Applicable):  
 Source Interaction Who are you? Please select the appropriate value.:  
 Source Interaction Please specify other consumer:  
 Source Interaction Who are you complaining about?:  
 Source Interaction Please specify other complaint target:  
 Source Interaction What is the nature of your complaint?:  
 Source Interaction Please specify other complaint category:

Source Interaction Are you employed by the subject of your complaint?:  
 Source Interaction Type of Property:  
 Source Interaction Address of the Property Involved:  
 Source Interaction Attempted Resolution:  
 Source Interaction Attempted Resolution Contact:  
 Source Interaction Attempted Resolution Company or Agency:

Complaint Details

Source Interaction Complaint Information:  
 Hold on IRS check- no notice for reason of hold

Entity Name

Source Interaction Institution Name: TD Bank  
 Source Interaction Institution Phone:  
 Source Interaction Contact Name:  
 Source Interaction Contact Title:

Source Interaction Institution Street:  
 Source Interaction Institution City: Plantation  
 Source Interaction Institution State or Territory: FL  
 Source Interaction Institution Zip / Postal code:

Resolution

Compensation Amount: \$0.00  
 Submission notes:

**Related List Title:** Attachment (CAMP) List  
**Table name:** u\_attachment\_meta  
**Query Condition:** [REDACTED] AND Type in (Bank Correspondence, Consumer Correspondence, Consumer Referral, Email Consumer)  
**Sort Order:** None

2 Attachment (CAMP)

Type	File name	Number	Updated	Updated by
Consumer Referral	Complaint-[REDACTED]- TD Bank.pdf	[REDACTED]	2023-08-29 11:21:11	[REDACTED]
Bank Correspondence	[REDACTED] Response.pdf	[REDACTED]	2023-09-12 14:12:52	[REDACTED]

[REDACTED]

2024-01-11 11:58:48 Additional comments

You have the option of responding directly to Customer Assistance Group (CAG), or to the consumer with a copy to CAG. We ask that you only provide information through the online application CAMP. Do not email individual specialists. CAG does not provide a copy of correspondence directed only to CAG to the consumer in the ordinary course of processing a complaint. However, please be advised, the consumer may obtain any correspondence sent by the bank to CAG using CAMP or any other method, even if it is addressed only to CAG, through a Privacy Act Request. Questions about opening or attaching files, requests to return a case to the bank, or general consumer complaint related questions can be sent to CAMPSupport@occ.treas.gov.

In reviewing your response to this case, we find we need additional information in order to complete our evaluation. Please provide us with the following information within 10 business days of receipt of this notice. Upon receipt we will continue our review of this matter.

Thank you for your response. Please provide a copy of the hold notice as well as the copy of the deposited item.

## Online Complaint Summary

8/25/23 3:30 PM

Page 1 of 1

Board: **Financial Institutions**

### Complainant Information

First Name:

Last Name:

Address:

City:

State:

Zip Code (99999 or 99999-9999):

Home Phone:

Email Address:

What is the best way to contact you?

Phone

When is the best time to contact you?

Afternoon

### Subject and Respondent of DFI Complaint

State Licensed Financial Institution:

Address:

City:

State:

Country:

Zip (99999 or 99999-9999):

Company Phone (999) 999-9999:

DESCRIBE EVENTS IN THE ORDER IN WHICH THEY OCCURRED, INCLUDING ANY NAMES, PHONE NUMBERS, AND A FULL DESCRIPTION OF THE PROBLEM WITH THE AMOUNT(S) AND DATE(S) OF ANY TRANSACTION(S). YOU SHOULD ALSO INCLUDE ANY RESPONSE FROM THE STATE FINANCIAL INSTITUTION. BE AS BRIEF AND COMPLETE AS POSSIBLE TO MAKE THE EXPLANATION CLEAR (4000 MAXIMUM CHARACTERS).

I deposited my United States IRS refund check amount [REDACTED] on August 22nd, 2023 at 9:19AM and they placed on hold the check till Sept 1st, just because they can. I find this completely unfair.. I have spoken to many supervisors for any assistance in the matter since I'm a low income mother with a disabled child and as I expressed to them that I had to make an amended tax return due to an error I made filing and which it to over 8 months for IRS to review and process. I understand that there is fraud committed and banks need to take measures but never heard of an United States Treasury check being hold for this long time. Prior covid I worked as a real estate agent and deposited larger check from private companies and they never to as long and further more I always received a mail letter explain reason for hold but never did for this check.

[REDACTED]

[REDACTED]  
Account(s) ending: [REDACTED]

Dear [REDACTED],

This letter serves as a response to your inquiry from The Office of the Comptroller of the Currency (OCC) dated 08/29/2023. I would like to take this opportunity to let you know that TD Bank remains committed to maintaining a high level of Customer satisfaction and that our representatives are trained to provide legendary service to our customers.

Please accept our sincere apologies for the inconvenience you may have experienced in respect to the check hold. Your accounts are continuously monitored for suspicious activity and while we understand having your access restricted can be frustrating, please understand this is done for your protection.

After review we see the check has already been released.

We apologize for any inconvenience you may have experienced. If you have any questions, please contact our Customer Cares Team at [REDACTED] Monday through Friday from 8am-4pm.

Sincerely,

[REDACTED]

Customer Cares  
US Fraud Management

01/24/2024

Office of the Comptroller of the Currency  
Customer Assistance Group

[REDACTED]

[REDACTED]

Account(s) ending: [REDACTED]

To Whom It May Concern,

This letter serves as a response to your inquiry from The Office of the Comptroller of the Currency (OCC) dated 01/11/2024. I would like to take this opportunity to let you know that TD Bank remains committed to maintaining a high level of Customer satisfaction and that our representatives are trained to provide legendary service to our customers.

After review we see the check has already been released.  
However, you requested a copy of the hold notice referenced.

Check Deposit made on 8/22/23  
Agent Reviewed/Hold placed on 8/23/23  
Letter Attached (Mailed Next business date 8/24/23)

Please see below for the copy of the item in question.

Sincerely,

[REDACTED]

Customer Cares  
US Fraud Management





August 23, 2023

1  
1  
0

[REDACTED]  
[REDACTED]  
[REDACTED]

Notice of Hold / Delayed Availability

FOR ACCOUNT NUMBER ENDING IN: [REDACTED]  
DATE OF DEPOSIT: 08/22/2023  
HOLD AMOUNT: [REDACTED]

At TD Bank we are committed to protecting your accounts. We are writing to let you know we have delayed availability of funds from your deposit as account information indicates that the check may not be paid.

Although we try our best to make sure your funds are available as soon as possible, sometimes we need to place a hold on a deposit(s). Rest assured, your funds will be available no later than seven business days after the date of deposit, unless we are notified of a returned check.

If a hold was placed on your deposit and your check is paid, you may be eligible for a refund of any overdraft fees incurred as a result of the hold. To determine if you are eligible for a refund of any overdraft fees incurred, please contact your local TD Bank.

We are here for you.

If you have any questions, please call us anytime at [REDACTED].

Sincerely,

TD Bank

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** FW: TD branch closing  
**Date:** Wednesday, January 31, 2024 11:52:53 AM

---

Internal

-----Original Message-----

**From:** [REDACTED]  
**Sent:** Wednesday, January 31, 2024 11:38 AM  
**To:** [REDACTED]  
**Subject:** TD branch closing

-----\r\nCAUTION: EXTERNAL MAIL. DO NOT CLICK ON  
LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.\r\nATTENTION : COURRIEL EXTERNE. NE  
CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PI\u00C8CES JOINTES AUXQUELS VOUS NE  
FAITES PAS CONFIANCE\r\n-----

Hello. My name is [REDACTED] and I am a customer of TD Bank. I have been since TD took over the former Commerce Bank building on Route 42 in Turnersville, NJ. where I was also a customer. We have been informed that this branch is closing. This is a huge mistake on your part. By closing this branch there will be NO TD Bank branches on Route 42 which is a major highway and a heavily travelled route that connects Philadelphia to South Jersey and the South Jersey beaches. You closed the branch at Route 42 and Cross-Keys Rd a few years ago. The bank manager and every employee in this branch has been an asset to your company. They are collectively knowledgeable, friendly, and the most helpful staff of folks I've encountered in any business. The branch itself is easy to access, the parking lot is spacious, and there are a sufficient number of drive-thru lanes to accommodate. I can't say the same for the branch at Hurffville-Cross Keys and Ganttown Roads which is where you are now forcing me to go. The parking lot there is a nightmare being small and close. The two drive-thru lanes are always crowded and as slow as molasses. I am not happy with your choice of branch closure. Since there is another branch on Egg Harbor Rd a few miles further it would have made more sense to keep the Route 42 branch and that one at Egg Harbor to service customers across the entire Washington Township instead of omitting all of the residents east of Route 42. I am seriously considering changing my bank entirely to another company.

[REDACTED]

Sent from my iPhone

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** TD branch closing  
**Date:** Monday, February 5, 2024 4:32:18 PM

---

Dear [REDACTED],

Thank you for your recent communication regarding the consolidation of our Store located at Ganttown. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations. We know that these types of changes are never easy, but want to reassure you that the team of banking professionals at your new bank location is committed to delivering the same legendary Customer experiences that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24 hours/day 7 days/week [REDACTED]
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank and would be happy to discuss them further at your convenience.

We want to make this transition as easy as possible for you. If you have any questions, please don't hesitate to call us at [REDACTED].

Sincerely,

[REDACTED]  
**TD Bank, America's Most Convenient Bank**

 Please consider the environment before printing this email.

Internal

TDB: Customer Follow-up Request: Low score - goes to next state in 94 hours NEW



[Redacted Customer Name]

February 23, 2024 at 8:29 AM EST

- Respond ▼
- Assign to me
- Assign Alert
- Close Alert
- Add Note

### Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	02/23/2024, 08:29 AM
Alert Reopened	No	Creation Date	02/22/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	02/21/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	Central MA	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	Central/Western Massachusetts & Connecticut	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	Metro New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

### # Actions Taken

- 🔔 **Alert status set to New**  
02/23/2024, 8:29:58 AM EST - System Generated
- 🔔 **Alert Created: TDB: Customer Follow-up Request: Low score**  
02/23/2024, 8:29:53 AM EST - System Generated  
EE/B

### Comment

💬 Ease comment

👍 The inside experience was great. 👎 You could offer me the option of getting my money from another bank's ATM for free as there are plenty of other banks I could stop at that are much closer to my home. 👎 I hate having to pay a fee to get my own money. 👍 Open the North Adams branch again.

Overall Comments

👎 Your Williamstown branch is inconvenient. 👎 Another ATM if not a branch in North Adams would be helpful. 👍 I think the only reason this Williamstown branch stayed is because it is on the main shopping street in the middle of a college campus.

Reason for Scores

👍 The tellers are great. 👍 The experience inside the bank was great. 👎 You only get a midland score as parking is an issue. 👎 There is no drive up. 👎 You closed the only bank (North Adams, MA) that had parking and a drive up. 👎 Besides this banks ATM, the only other ATM is in Colonial Shopping Center and I can't say how many times I have stopped there to get \$ and the ATM is down. 👎 I have considered leaving this bank multiple times because of all of these issues.

### Key Metrics and Attributes (CLF Team)

#### LEI Score Breakdown

Exceptional Experience	<div style="width: 80%; background-color: red;"></div>	5
Increase Business	<div style="width: 20%; background-color: red;"></div>	1

#### Attributes

Understood your needs	<div style="width: 90%; background-color: green;"></div>	9
Communicated Clearly	<div style="width: 90%; background-color: green;"></div>	9
Was knowledgeable	<div style="width: 90%; background-color: green;"></div>	9
Went beyond your initial need	<div style="width: 90%; background-color: green;"></div>	9
Ease to complete request	<div style="width: 60%; background-color: red;"></div>	5

**Operating metrics and additional client information**

**Operating metrics**

Immediate acknowledgement/welcome  Yes  No

**Previous touchpoints used**

None  Yes  No

Previous calls  Yes  No

Previous branch visit / interaction  Yes  No

Website  Yes  No

Mobile app  Yes  No

Online banking  Yes  No

Other: specify  Yes  No

**Additional information**

Recent store interaction  In person inside the store  In person at the drive-up service  I did not have an interaction with a store representative

**Privacy opt-ins**

Privacy opt-in  Yes  No

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** TD Bank Survey Concerns  
**Date:** Tuesday, March 5, 2024 12:45:06 PM

---

Dear [REDACTED],

Thank you for your recent communication regarding the consolidation of our Store located at North Adams. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations. We know that these types of changes are never easy, but want to reassure you that the team of banking professionals at your new bank location is committed to delivering the same legendary Customer experiences that you have come to expect from TD Bank. We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24 hours/day 7 days/week [REDACTED]  
[REDACTED]
- And, a vast network of ATMs While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank and would be happy to discuss them further at your convenience. We want to make this transition as easy as possible for you. If you have any questions, please don't hesitate to call us at [REDACTED].

Sincerely,

[REDACTED]  
[REDACTED]  
**TD Bank, America's Most Convenient Bank**

 Please consider the environment before printing this email.

TDB: Customer Follow-up Request: Low score - goes to next state in 28 hours NEW



[Redacted]

March 5, 2024 at 6:12 PM EST

- Respond ▼
- Assign to me
- Assign Alert
- Close Alert
- Add Note

### Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	03/05/2024, 06:12 PM
Alert Reopened	No	Creation Date	03/05/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	03/04/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	Greater Maine	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	Northern New England	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	Metro New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

### # Actions Taken

- Alert status set to New**  
03/05/2024, 6:12:36 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**  
03/05/2024, 6:12:23 PM EST · System Generated  
EE/B

### Comment

Ease comment  
 Nothing

#### Overall Comments

You guys blew it. Losing me as a customer

#### Reason for Scores

Really upset that you closed the Camden Maine location. It is out of my way and my schedule to drive to Rockland to do my banking. I am looking into opening an account in Camden and transferring my banking from TD banking

### Key Metrics and Attributes (CLF Team)

#### LEI Score Breakdown

Exceptional Experience	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1
Increase Business	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1

#### Attributes

Understood your needs	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1
Communicated Clearly	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1
Was knowledgeable	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1
Went beyond your initial need	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1
Ease to complete request	<div style="width: 100%;"><div style="width: 100%; height: 10px; background-color: red;"></div></div>	1

**Operating metrics and additional client information**

**Operating metrics**

Immediate acknowledgement/welcome  Yes  No

**Previous touchpoints used**

None  Yes  No

Previous calls  Yes  No

Previous branch visit / interaction  Yes  No

Website  Yes  No

Mobile app  Yes  No

Online banking  Yes  No

Other: specify  Yes  No

**Additional information**

Recent store interaction  In person inside the store  In person at the drive-up service  I did not have an interaction with a store representative

**Privacy opt-ins**

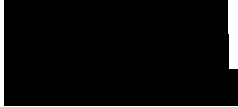
Privacy opt-in  Yes  No



**Bank**

America's Most Convenient Bank®

03/06/2024



Dear [REDACTED]:

Thank you for your recent communication regarding the consolidation of our Store located at Camden. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [REDACTED]

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at [REDACTED].

Sincerely,



Rockland

**TD Bank, America's Most Convenient Bank ®**

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Re: [REDACTED] SLA 3/11  
**Date:** Thursday, March 7, 2024 2:05:13 PM  
**Attachments:** [image001.png](#)

---

Good Afternoon,

I just connected with [REDACTED] he thanked me for calling. He said the reason for his frustration is he enjoyed coming to the bank . It was easy access said the people in Camden were his friends. I educated him that we can sit down on Thursday work together and come up with a plan, so he doesn't have to visit the bank as often I gave him my cell phone number, so he'll always be connected.

Thank you,  
[REDACTED]

Get [Outlook for iOS](#)