



KATHY HOCHUL
Governor

ADRIENNE A. HARRIS
Superintendent

April 11, 2024

TD Bank, N.A.
[REDACTED]

Re: [REDACTED]

Dear [REDACTED]

The New York State Department of Financial Services is contacting you pursuant to our authority under Section 301(c)(2) of the New York Financial Services Law.

We have received a complaint against your institution from the complainant noted above regarding a financial services issue. Enclosed is a copy of the complaint. We have also provided the consumer with the CFPB's contact information.

Please have a member of your staff address the issues raised by this complaint and letter and respond within 30 days from the date of this letter with your institution's position. In your response, please address all of the complainant's concerns as set forth in the enclosed complaint, and set forth your institution's practices and policies with respect to any conduct complained about by the complainant. In addition, please include a copy of relevant documentation and contract(s) to support your institution's position.

Kindly send your response, with all attachments and supporting documents, to the undersigned below and also to the complainant's address listed in the attached complaint.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]
BKCRresponse@dfs.ny.gov

DIVISION OF CONSUMER PROTECTION

STATE OF NEW YORK
DEPARTMENT OF STATE
ONE COMMERCE PLAZA
99 WASHINGTON AVENUE
ALBANY, NY 12231-0001
TELEPHONE: (518) 474-8583
FAX: (518) 486-3936
CONSUMER COMPLAINT HELPLINE: 1-800-697-1220
WWW.DOS.NY.GOV

KATHY HOCHUL
GOVERNOR

ROBERT J. RODRIGUEZ
SECRETARY OF STATE

March 29, 2024

NYS Department of Financial Services
99 Washington Avenue Suite 1850
Albany, NY 12201

[REDACTED]

Re: TD Bank

Dear Sir/Madam:

Enclosed please find a consumer complaint received by the Division of Consumer Protection (DCP). Due to the fact that this matter falls within your jurisdiction, we are forwarding it to you for your review and appropriate action.

As a part of our mediation and settlement process, the Division of Consumer Protection maintains a database of all complaints that are filed with the agency. In order to ensure the accuracy of our records, we ask that you please provide us with a copy of any correspondence that leads to the resolution of this dispute.

Thank you for your assistance.

Sincerely,

[REDACTED]

[REDACTED]



**Department
of State**



Department of State

Division of Consumer Protection

Staff Assigned:
Reference #



Date Opened: 03/28/2024
Status: Closed
Date Closed: 03/29/2024

Complainant



County:
Phone:
Email:



Company Complained Against

TD Bank
550 Center Street
Auburn, ME 04210

County: Androscoggin
Phone: 207-241-5342

Description

The consumer states that the that the financial institution is not following regulations and is requesting an investigation. Accordingly, review the consumer's description.

Action

Referred to NYS Department of Financial Services 03/29/2024

Complaint Information

Elapsed Days:	Was open for 1 day(s)	Responded:	Y
External File #:		Response Date:	
Incident Date:		Date Due:	
Receipt Date:	03/28/2024	Subject Option:	Policies
Origin:	Consumer	Primary Method:	paper correspondence
Subject:	Banking/Lending Institutions	Military Service:	unknown
How Received:	Mail:Original Ltr from Consumer	Indicator:	
Involvement:	Referral		

Consumer Description

Company Information

Web Data

Dates(s) you complained to Company:

To Whom:

Company Response Date:

Serial Number:

Warranty Expiration Date:

Date Signed the Contract or Order

Order, Contract, Acct, or Policy:

Name of Salesperson:

Have you already paid for product or service?

Purchase Price:

Amount in Dispute:

Method Of Payment:

What settlement would you consider fair?

Requested Settlement:

Have you contacted any other agency for help
in resolving this complaint?

Other Agency Details:

Agency Name:

Agency Contact:

Agency Address:

Agency Assistance:

Attorney:

Court:

Resolution

Resolution: Referred to appropriate agency for handling

Mediation Attempted: No

Thank You received: No

Thank You Date:

References

Referred To

NYS Department of Financial Services

Phone:

800-342-3736

Costs

Avoided Costs

Date	Cost Option	Description	Total(\$)
			\$0.00

Disputed Amount

Date	Cost Option	Description	Total(\$)
			\$0.00

Consumer Savings

Date	Cost Option	Description	Total(\$)
			\$0.00



**Division of
Consumer Protection**

State of New York
Department of State
Division of Consumer Protection
One Commerce Plaza
99 Washington Avenue, Suite #640
Albany, NY 12231-0001
Phone: (518) 474-8583
FAX: (518) 486-3936
CONSUMER COMPLAINT HELPLINE: 1-800-697-1220
www.dos.ny.gov/consumerprotection/

VB W

CONSUMER COMPLAINT FORM

IMPORTANT: If you have taken *any action* within a court of law regarding this complaint, the Division of Consumer Protection (DCP) cannot provide additional assistance. *Any action* includes court proceedings that are currently pending and those where the court has rendered a final decision. Nonetheless, you are welcome to file your complaint to create a public record of your concern with DCP.

First Name: [REDACTED]		Last Name: [REDACTED]	
Street Address (Suite#, Apt#): [REDACTED]		City: [REDACTED]	State: [REDACTED]
Daytime Phone Number: [REDACTED]		Evening Phone Number: [REDACTED]	E-mail Address: [REDACTED]
Have you served in the military? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Has any member of your immediate family served in the military? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

COMPANY INFORMATION (Company Involved in Dispute - Name of Business You are Complaining Against)

Company or Seller Name: TD bank ,N.A.		Company Representative/Salesperson & Title: LOAN OFFICER : [REDACTED]	
Company or Seller Street Address (Suite, Apt): 550 Center St,		City: Auburn	State: ME Zip Code: 04210
Company or Seller Phone Number: [REDACTED]		Company or Seller Fax Number: [REDACTED]	
Company or Seller License Number (if available): [REDACTED]		Company or Seller Email Address: [REDACTED]	
Have you contacted any other government agency or elected official to assist in resolving this complaint? (Check One) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Agency Contact or Elected Official: [REDACTED]			
Assistance Received: [REDACTED]			

COMPLAINT INFORMATION

Please attach to this form copies of any papers (e.g., contracts, warranties, bills received, canceled checks, and any documents that support your complaint.) DO NOT SEND ANY ORIGINALS.		
Date Problem First Occurred: 10/14/22	Date(s) You Complained to Company: 12/22/22	To Whom You Complained: customer service
Brand Name or Manufacturer:	Model Name or Number:	Serial Number:
Warranty Expiration Date:	Date Purchased:	Contract, Acct. or Policy Number:
Date Signed the Contract or Order: 10/14/22		

COMPLAINT INFORMATION (continued)

Description of complaint: *Please print or type a clear description of the complaint (e.g., nature or type of complaint: car, mail order, telemarketing, internet, etc.) Attach additional information, if necessary.*

I [redacted] applied for a loan for though TD BANK [redacted], i was rejected based on my credit history was told I wasn't quality. a denial letter was sent to me , in the mist of filling the hard copy documents to return with all the required documents pay stub and proof of income and debt list , I sent a response in regard to my denial , no further communication as set forth , based on further research and learning how to address my concern of the discrimination and refusal access to my securities , I am writing your agency to help enforce the law rules and regulation these banking industries must oblige by ::18usc 8, credit wasn't a factor 15usc1602 e,f,g,i,j,x. 15usc16 15USC6804 a, to title a few codes.THIS is securities fraud, they are in violation of their fiduciary duties and are operating in dishonor, in closure i am asking for your agency to please verify and make due to me compensation on this claim of blatant discrimination, of my rights to credit.

PAYMENT INFORMATION

Have you already paid for the product or service?

(Check One) Yes No Partial Purchase Amount in Dispute: \$ [redacted]

Method of Payment: (Check One) Cash Check Credit Card Money Order

DESCRIPTION OF RESOLUTION YOU ARE REQUESTING (e.g., refund, credit, exchange or rebate)

completing the transaction balance and interest for pain suffering [redacted]x10.and access to my equity and security interest owed.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

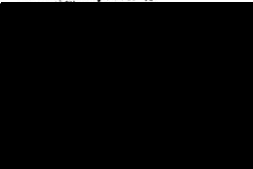
In filing this form, I understand that the Division of Consumer Protection is attempting to mediate my complaint. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I hereby authorize the Division of Consumer Protection to work with the appropriate government and private sector entities on my behalf, including requesting and reviewing appropriate documents, to attempt to resolve my dispute. I have no objection to the contents of this complaint being forwarded to the business or service person the complaint is directed against. I understand this document is subject to disclosure under the Freedom of Information Law. The above complaint is true and accurate to the best of my knowledge.

Signature: _____

Date: _____

Return to: **NYS Department of State
Division of Consumer Protection
Consumer Assistance Unit
One Commerce Plaza
99 Washington Avenue, Suite 640
Albany, NY 12231**

Additional Information About This Loan

LENDER TD Bank, N.A.
 NMLS/ LICENSE ID 
 LOAN OFFICER
 NMLS/ LICENSE ID
 EMAIL
 PHONE

MORTGAGE BROKER
 NMLS/ LICENSE ID
 LOAN OFFICER
 NMLS/ LICENSE ID
 EMAIL
 PHONE


Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$30,407	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$25,000	Principal you will have paid off.
Annual Percentage Rate (APR)	7.99 %	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	21.63 %	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

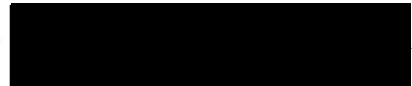
Other Considerations

- Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment If your payment is more than 15 days late, we will charge a late fee of .5% of the principal and interest overdue, late charge will not exceed \$10.00.
- Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or

 _____
 Applicant Signature Date







April 12, 2024

[REDACTED]

RE: NYS Department of Financial Services - [REDACTED]

Dear [REDACTED],

Thank you for taking the time to share your concerns with us regarding your recent loan application process and experience. This comes in connection with the letter you sent to the NYS Department of Financial Services, that was received by TD Bank on April 11, 2024.

After an additional review of your concerns, TD Bank would like to apologize for any aggravation this process has caused. Our records indicate that your application was declined for multiple reasons, and no exception could be made to ensure an approval for any amount requested. At the time of your application, dated October 13, 2023, your authorized TD Bank to complete a pull of your credit from the 3 reporting bureaus. Once received it was learned that the FICO reporting score did not meet that of TD Bank minimum allowable amounts. Additionally, the reports showed multiple late mortgage payments reported from your current servicer. Due to these two reasons, we are unable to move forward with an approval. A letter detailing this information was also mailed to you on November 1, 2023. At this time the decision will stand, however you are welcome to submit a new application for processing if either of these items change in the future.

We have completed our review of your complaint. Our investigation did not disclose any evidence of illegal discrimination. TD Bank is committed to offering our products and services in a fair and equitable manner and in compliance with all laws and regulations that protect consumers. Although our review did not disclose any activity that indicated noncompliance with any consumer protection law or regulation, please be aware that we will retain your complaint and consider it in the analysis of trends and common complaints to help us improve our performance. We appreciate you taking the time to tell us about your experience.

Ramses, we know you have many choices when it comes to your banking, and we are thankful you are allowing us the opportunity to research and provide a resolution to your concerns. We apologize for any frustration or confusion this process has caused.

Sincerely,

[REDACTED]
[REDACTED]

TD Bank, America's Most Convenient Bank

[REDACTED]

From: [REDACTED]
Sent: Tuesday, April 16, 2024 10:36 AM
To: [REDACTED]
Subject: Fw: IMMEDIATE ATTENTION: RECONSIDERATION OF BRANCH CLOSURE

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

PLEASE CONFIRM RECEIPT
PLEASE FORWARD / ESCALATE TO HEAD OF RETAIL BANKING

ATTN: [REDACTED]

Dear Sir / Madam,

My name is [REDACTED]. I have been a customer of TD Bank for 15+ years, and with Commerce Bank prior (which you acquired). I have roughly [REDACTED] in assets with you, am both a personal and small business customer, have 8 distinct product accounts with you, and have 4 children - all of - for whom - I was also considering opening their savings accounts with you. Sadly, I just received notification by mail that my branch (located at 1603 North Cedar Crest Boulevard, Roma Corporate Center, Allentown, PA 18104) has been earmarked / designated for closure effective July 12, 2024.

IN SHORT, I AM INCREDIBLY UPSET AND DISHEARTENED BY THIS DECISION, AND AM ASKING FOR YOUR TEAM'S IMMEDIATE RECONSIDERATION. This geographic market is ripe for a retail bank, and this location in particular is a high-traffic location with strong potential performance. The local economic conditions are favorable. The population is growing. It's a well-off community. Real-estate costs are low. There's strong development. There is competition (1 Wells Fargo branch, 1 Firsttrust branch) within 1/2 mile, but TD Bank has a strong presence in the community and it clearly out-performing the competitive alternatives. This is a growth-market. Closing this branch is the last thing you should be doing.

Geographic location has long been a primary consideration for customers in their branch selection. If you were familiar with this market, I'm certain you would not opt to close this particular branch. PLEASE RECONSIDER. I use multiple channels of TD Bank - online, ATM, phone, and local branch. The alternate branches are far less convenient - especially given the growth of traffic in west Allentown - and cater to entirely different neighborhoods. The next closest branch is 23 minutes away during regular working hours due to traffic, and 1/2 that without traffic (which isn't a relevant measure since the branch is closed then). There are literally hundreds of customers who are livid about this planned closure. If you studied the market and traffic and population, I seriously doubt you would opt to close this branch.

I've had a long-relationship with TD Bank, with this branch and its staff. I obviously have a personal strong preference and, thus, am taking the time to share this email. In addition, however, I also have a background in retail banking from Chase and Wells Fargo, and can honestly say I think you're making a mistake. I understand the real-estate decisions relating to branch presence. BUT AT THE VERY LEAST, PLEASE TAKE ANOTHER LOOK AT THIS ONE.

I would like to hear back on this, and I also welcome a conversation with a decision maker. Thank you for your time and attention. If you need more information or help in understanding the local market to substantiate reconsideration of this branche's closure, please don't hesitate to reach out.

All the best,

[REDACTED]
[REDACTED]



Bank

America's Most Convenient Bank®

April 18, 2024

[Redacted]

Dear [Redacted]:

Thank you for your recent communication regarding the consolidation of our Store located at 1603 N Cedar Crest Blvd Allentown, PA 18104. 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,

[Redacted]

[Redacted]

TD Bank, America's Most Convenient Bank®

[Redacted]

From: [Redacted]
Sent: Friday, April 19, 2024 4:38 PM
To: [Redacted]
Cc: [Redacted]
Subject: RE: [Redacted] - Twitter X - Customer Complaint - [Redacted]

Customer was spoken to at 4:12pm.

[Redacted]
TD Bank America's Most Convenient Bank
[Redacted]
[Redacted]



Confidential

From: [Redacted]
Sent: Friday, April 19, 2024 4:28 PM
To: [Redacted]
[Redacted]
[Redacted]
Subject: RE: [Redacted] - Twitter X - Customer Complaint - [Redacted]
Importance: High

Thank you, [Redacted]. Can you just confirm the approximate time that the Customer was called for our records?

[Redacted]

TD Bank America's Most Convenient Bank

Please forward customer complaint related concerns to Account, AMCB USPC Customer Cares

Confidential

From: [Redacted]
Sent: Friday, April 19, 2024 4:03 PM
To: [Redacted]
[Redacted]
[Redacted]

Subject: FW: [REDACTED] - Twitter X - Customer Complaint - [REDACTED]

Good afternoon,

Manager has reached out to the customer and left a voicemail.
If we receive contact from the customer by EOD we will update thread.

[REDACTED]

Long Island East - Suburban NY

TD Bank, America's Most Convenient Bank



[Click icon above to join!](#)

From: [REDACTED]

Sent: Friday, April 19, 2024 5:52:45 PM

To: [REDACTED]

[REDACTED]

Subject: FW: [REDACTED] - Twitter X - Customer Complaint - [REDACTED]

Good Afternoon,

Please review and respond.

SLA 4/20 11:33AM

[REDACTED]

TD Bank, America's Most Convenient Bank

[REDACTED]

PTO ALERT: 5/9, 5/15-5/20



Confidential

Confidential

From: [REDACTED]

Sent: Friday, April 19, 2024 11:33 AM



Subject: [Redacted] - Twitter X - Customer Complaint - [Redacted]

Please Note: SLA (Customer Contact) is due within 24 hours from the date and time the original email is sent from Social Media Team.

Customer Information

Customer Name	[Redacted]
Contact Information	[Redacted]
Customer Influence	[Redacted]
Account Number	[Redacted]
Social Channel	Twitter X
Twitter X Handle/Facebook Name	[Redacted]

Store Information

Store Name & Address	[Redacted]
Market	Suburban NY & Fairfield, CT
Market President of Retail	[Redacted]
Retail Market Manager	[Redacted]

Detail Summary

██████████ reached out to us on Twitter X about the closing of the Sayville Store. The notice they received about the closing claims employees will be moved to another location, however, the staff at the Store have told ██████████ this is not true and they will be losing their jobs. ██████████ is also upset about having to drive out of their way to the next nearest bank, as they originally opened their account with us due to the Sayville location being close to their business.

Conversation History

**Public Tweets
04/19/24**

██████████ 10:35 AM



April 11, 2024



Dear ██████████

As a valued customer of our Sayville location, we want to let you know that our store at 188 North Main Street, Sayville, NY, is closing on July 12, 2024. Rest assured, you can find a nearby location with everything you need, including the same friendly faces and services you've come to know.

Here's everything you need to know:

- All of your account information will stay the same.
- You can always bank wherever you are anytime—online at td.com, through the TD Bank app, at an ATM or with our 24/7 Customer Service.

We're here for you.

We remain committed to you and want to make this transition as easy as possible for you. If you have any questions, don't hesitate to call us at ██████████ You can also call our 24/7 live Customer Service line at ██████████

We hope to see you soon.

Sincerely,
██████████

I got my first business account from @TDBank_US in Sayville, NY because they were close to my store & had Sunday hours. Now, I find out they are closing and TD implies the people at my branch will move to another branch. Found out today they are losing their jobs. ██████████

██████████ 10:45 AM

Hi there, we hear your concerns and would like to review them further. Please send us a message (no account numbers, please). ██████████

**Direct Messages
04/19/24**

██████████ 10:47 AM

what is there to say? you are closing the bank in sayville, everyone loses their jobs and i have to drive out of the way when the reason i got the account was because it was close to my store.

TD Routing 10:47 AM

Thank you for contacting TD Bank, America's Most Convenient Bank. For your own security and safety, never send personal or confidential information (account numbers, PIN numbers, usernames, passwords or any other confidential information) through this forum. Please note, we may request contact information in order to further assist you. Conversations may be retained.

[REDACTED] 10:48 AM

the letter you sent says 'same friendly faces' . thats not true. the friendly faces at my TD sayville bank wont have a job.

[REDACTED] 10:48 AM

I appreciate you reaching out. I'd like to escalate your concerns to my Leadership Team. To do so, I'll need your first and last name, as well as contact phone number. Once escalated, someone will connect with you within 3 business days. [REDACTED]

[REDACTED] 10:49 AM

business account with TD under [REDACTED]

[REDACTED] 10:50 AM

Thank you! I'll work on this now and update you shortly with a reference ID number, once generated. [REDACTED]

[REDACTED] 10:54 AM

Ok

[REDACTED] 11:29 AM

Thanks for waiting. Your escalation ID is: [REDACTED] Please remember to allow up to 3 business days for a call. Thanks again, [REDACTED]

[REDACTED] | [they/she](#)

Contact Center Representative III – Specialties | Digital Media

[TD Bank, America's Most Convenient Bank](#)

[REDACTED]
[REDACTED]

Confidential



Bank

America's Most Convenient Bank®

April 25, 2024

[Redacted]
[Redacted]
[Redacted]

Dear [Redacted]

Thank you for your recent communication regarding the consolidation of our Store located at 188 North Main St. Sayville NY. 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]
[Redacted]

TD Bank America's Most Convenient Bank

[Redacted]
[Redacted]

[REDACTED]

From: [REDACTED]
Sent: Sunday, April 21, 2024 12:03 PM
To: [REDACTED]
Subject: local branch closing

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

We received a letter that our local TD Bank (424 Main Street, Barton, VT) is closing in July. Can I please receive an explanation as to why this branch is closing? The letter did not elaborate on details. Without the Barton branch, the closest TD Bank for my family will be 301 Railroad Street, St. Johnsbury, VT. That changes our round-trip travel for banking from about 18 miles (or a quick stop on the way home from work) to 46 miles.



Bank

America's Most Convenient Bank®

May 7, 2024

[Redacted]

Dear [Redacted]:

Thank you for your recent communication regarding the consolidation of our Store located at 424 Main Street in Barton, VT. 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)
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- 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. 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,

[Redacted]

[Redacted]

TD Bank "America's Most Convenient Bank"